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ABSTRACT

This handbook on the administration of graduate student financial support offers advice on the development and administration of fellowships, assistantships, and loan programs and provides detailed descriptions of the factors that affect these programs, particularly those involving the relationship between the federal government and universities. Section One describes the various categories, types, and sources of financial support available for graduate study and the administrative control of these funds within the university. Rules and regulations which govern the distribution of funds are also discussed. Section Two focuses on assessing financial needs of part-time, master's, doctoral, and minority students. Factors affecting availability of funds are also discussed. Section Three discusses the administration of institutional fellowships and service-related awards and notes relevant tax issues. The final section discusses financial support for minority students, foreign students, women, and veterans. Appendices include a bibliography of 37 reference sources and descriptions of five databases; glossaries of terms, abbreviations and acronyms; information on U.S. and Canadian government and privately sponsored grants and loans; and regulations of Title IV of the Higher Education Act. (LPT)

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GRADUATE STUDENT FINANCIAL SUPPORT

A Handbook for Graduate Deans, Faculty, and Administrators

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CGS TASK FORCE ON
GRADUATE STUDENT FINANCIAL SUPPORT:
A HANDBOOK FOR GRADUATE DEANS, FACULTY, AND ADMINISTRATORS

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GRADUATE STUDENT FINANCIAL SUPPORT:

A HANDBOOK FOR GRADUATE DEANS, FACULTY, AND ADMINISTRATORS

COUNCIL OF GRADUATE SCHOOLS

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Foreword

This *Handbook* is designed to serve as a guide for those administrators and faculty members concerned with obtaining and administering funds for the financial support of graduate students. In addition to including information on funding sources, the *Handbook* offers advice on the development and administration of fellowship, assistantship, and loan programs, and provides detailed descriptions of some of the factors, particularly those involving the relationship of the federal government with universities, that affect these programs.

The availability of financial support often determines whether or not a student goes to graduate school, finishes in a reasonable period of time, or finishes at all. Graduate deans, working with other administrators, faculty, students, and providers of funds, usually are responsible for developing and maintaining a coherent program of support that is adequate, accessible, and appropriate to the needs of a diverse population of graduate students. We believe this *Handbook* will assist them in that task.

Jules B. LaPidus
President
Council of Graduate Schools
Fall 1990

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Introduction

The primary goal of this *Handbook* is to give graduate deans and others involved in the administration of graduate student support enough information, located in one source, to administer graduate financial support effectively and to assist graduate students in locating the funds necessary to finance their graduate education.

The *Handbook* explains the various categories, types, and sources of support available for graduate study and provides detailed information on the administration of these funds. It also includes several appendices providing information on specific national funding sources, resource bibliographies, glossaries of terms, acronyms, and abbreviations, and a section devoted to explaining the intricacies of federal support programs, with special emphasis on the use of College Work-Study funds for TAs and RAs.

Depending upon the organization of the institution, graduate student financial support is often administered in several different offices such as the financial aid office, the graduate school, the academic departments and/or colleges, or a combination of these offices. Graduate deans will want to be aware of how graduate support dollars are allocated, administered and spent. Are they administered centrally or through the academic departments? Are funds allocated on the basis of the academic strength of programs? Are there restricted dollars either in the form of endowments or annual gifts available to certain academic disciplines? Does the institution provide support to departments that cannot locate outside funding sources? Does it reward departments for bringing in outside dollars in the form of research grants and contracts? Is the graduate school sufficiently involved in the decision-making process affecting the allocation and administration of institutional resources?

These are some of the issues central to maximizing graduate support dollars. Knowledge of these issues should put the graduate school in a position to influence institutional policies for the acquisition and allocation of all funds that affect graduate students, and to serve as a source of accurate, comprehensive information about these funds.

Some General Considerations

CATEGORIES, TYPES, AND SOURCES OF SUPPORT

In considering financial support for graduate students in its broadest dimensions, several different categories of support can be defined and then subdivided by type and source.

Categories of Support

Support categories include tuition and fees; stipends; health insurance and related items; materials and supplies associated with research projects; and costs related to professional development, e.g., attendance at meetings and conferences.

Types of Support

Support types include grants for which there is no service required (usually in the form of fellowships or traineeships), service-related appointments (usually teaching, research, and administrative assistantships, or employment through internships and cooperative education), contractual support (specific arrangements for student support made on a contract-by-contract basis; for example, support from foreign governments or major corporations), and loans.

Several sections of this *Handbook* are devoted to grants and service-related appointments. Other types of support, such as employment and loans, are mentioned briefly in the text and are covered more extensively in the appendices. Because the question of borrowing is a serious one and has been the topic of much debate over the past decade, it is worth a few remarks at this time.

Over the past decade, graduate students have become much more dependent upon loans to finance their education. Although recent national data (the National Research Council's *Survey of Earned Doctorates*) indicate Ph.D. candidates are not borrowing heavily to obtain their doctorates, frequently the only source of support for some master's candidates is a loan. Most of these loans come from the federal government. The two main U.S. loan programs are the Perkins (formerly the National Direct Student Loan) and the Stafford (formerly the Guaranteed Student Loan) loan programs. Canadian loans are available both at the federal and provincial levels.

In addition to federal loan programs, some states administer student loan programs that may include graduate students. The institution itself is another possible source of loans. The availability of such

loans, often administered by the financial aid office,,varies greatly by institution. Outside agencies also lend money to students, usually at market rates. Graduate deans should be aware of the existence of these loan programs and their availability to graduate students. Appendix VI lists the various federal and outside agency loans.

Loans are usually the last funding source used to complete a support package. Grants—both institutional and external—service-related assistantships, and College Work-Study are the preferred support sources because they do not commit the student to long-term repayment responsibilities.

Sources of Support

Institutional

Institutional funds support facilities (e.g., libraries and laboratories), institutional fellowships, teaching (and, in some cases, research and administrative) assistantships, and research (e.g., supplies and equipment) through departmental budgets.

Federal Governments

The United States government participates in the funding of graduate students through many different agencies. It provides over $200 million in graduate student support through its agencies and departments such as the National Institutes of Health, National Science Foundation, National Aeronautics and Space Administration, U.S. Information Agency, and the Departments of Agriculture, Defense, Education, and Energy. The amounts and types of assistance offered through these programs vary tremendously. There are specifically designated fellowship programs, (e.g., Jacob Javits and Patricia Roberts Harris), research grants that include financial support for students, (e.g., NSF and NIH grants) traineeships, loan programs (e.g., Stafford, Perkins), and College Work-Study.

The Canadian government offers the bulk of the funding for graduate education. There are several national grant and loan programs for graduate study. They are listed in Appendices VIII and IX.

State and Provincial Governments

Over half of the states offer some form of support for graduate study. Those with the biggest programs are California, Massachusetts, Michigan, New York, Oklahoma, and Texas. Approximately $48 million is awarded nationally for graduate study each year. Two-thirds of these awards are need-based; one-third, merit-based. To qualify for a particular state's aid, the graduate student must be a resident of that state. Many states provide funds for in-state students only; that is, funds are not transferrable out of state.

Some states receive State Student Incentive Grants from the U.S. Department of Education. These funds are to be used as matching funds for student grant programs and can be used for graduate students.

Canadian provincial governments offer both grant and loan programs. Some of the major programs are described in Appendices VIII and IX.

Industry/Business

Industry provides grants or contracts that involve support both for students and for costs of research; fellowships, often to a specific department; and employment, explained in Appendix V.

Corporate Tuition Aid Programs: A Directory of College Financial Aid for Employees At America's Largest Corporations, edited by Joseph O'Neill and distributed for Conference University Press by Peterson's Guides, P.O. Box 2123, Princeton, NJ 08543-2123, contains information about the employee educational benefits provided by the 735 largest banks, industrial firms, utilities, retail, and transportation companies in the United States.

Foundations

Foundations provide fellowship support in areas of interest to them. For example, the Ford Foundation funds minority students, the Mellon Foundation funds students in the humanities, and the Howard Hughes Institute funds students in biomedical sciences. The Foundation Center in New York City publishes several reference books on foundation support for graduate study. They are located at 888 Seventh Street, New York, NY 10019, (212) 972-1120. They also have a computerized data bank called Comsearch, which for a fee will produce a listing of grant possibilities in a variety of fields.

Individuals

Individuals, often alumni, sometimes make gifts for graduate student support to specific departments or for specific purposes. Such gifts are usually in the form of fellowships.

Foreign Governments

Foreign governments often provide support, usually through contractual arrangements with universities for a certain number of their citizens to study in the U.S. or Canada. In addition, they sometimes provide funding for graduate students to study abroad.

RULES AND REGULATIONS

Regardless of the kind and source of support, rules and regulations will govern its distribution. Usually they are established by the provider of the funds to ensure that the support is being used to further certain objectives. The most common approach is to define eligibility. For example, Jacob Javits Fellowships in the humanities, arts, and social sciences, or NSF pre-doctoral fellowships in the sciences and engineering are available only to students in the appropriate disciplines. Patricia Roberts Harris Fellowships are for students who have been underrepresented in graduate education. Spencer

Fellowships are for dissertation-year support for students in an area relevant to education. Some awards are restricted to students who reside in a certain state or country; others are available only to veterans or other specially designated groups.

These eligibility restrictions are usually developed as part of the design of a particular program, and are subject to modification either at that stage, or later, if there is reason to believe that the program is not carrying out its objectives, or that it should be modified to meet new or developing needs. For example, the Department of Education's new National Need Fellowship Program designates chemistry, engineering, mathematics, and physics as areas of national need. The Department of Education recently has indicated willingness to redefine these areas and is seeking advice about which fields are currently "critical" areas of national need.

Another approach has to do with the criteria used in making awards. For example, financial need on the part of the student is sometimes an important factor, particularly for certain loan programs, although it may also be part of the consideration for some fellowships. Merit, on the other hand, is the determining factor in many, probably most, graduate fellowship programs. Merit awards are made based on an evaluation of the student's accomplishments and academic record.

In addition to the conditions described above, there is almost always a requirement that the student be enrolled for a certain number of credit hours to be eligible to receive support. Often this is expressed in terms of full-time vs. part-time enrollment status, but the definition of these terms is notoriously vague and may be related more to bookkeeping constraints than to an assessment of the way students attend graduate school.

Graduate deans should examine carefully the conditions governing access to support funds since changes in the way these terms are defined can expand or restrict the support funds available to graduate students.

ADMINISTRATIVE CONTROL OF FUNDS

Graduate student support funds often are administered in various offices on campus. This practice causes confusion for graduate students and their faculty advisors. Regardless of the administrative structure, the graduate school should be a source of comprehensive, reliable information on this important topic. That being the case, a few observations may be useful.

Fellowship funds from institutional sources usually form part of the graduate school budget, and the graduate dean is responsible not only for obtaining these funds, but for assuring that they are administered properly. Single fellowship awards, (i.e., awards that support only one student at a time) provided by external donors, such as alumni or corporations, are often administered at the department or college level. Some fellowship program funds, such as NSF predoctoral fellowships, are awarded directly to the student, while others, such as Patricia Roberts Harris funds, are awarded to the institutions and are usually administered through the graduate school.

Service-related support, such as research assistantships, tend to be associated directly with grants or contracts obtained by faculty members, and administrative assistantships are usually administered in the unit to which the service is provided. Teaching assistantships (TAs), however, may be handled in one of two ways: the academic unit employing the TA may have TA funds as part of its budget, or the graduate school may administer all institutional TA funds and allocate them to the departments.

All of the support sources discussed above, while administered through different units, represent support designated for graduate students and not available to undergraduate or professional students. The major question for the graduate dean to consider is whether this support is being used to maximum advantage in carrying out the graduate education mission of the institution. The graduate dean should maintain some oversight relative to all of these funds to ensure their most effective use. This often involves the development of institution-wide policies that affect the use of these funds regardless of where they are administered. For example, the availability of tuition grants may be related to certain conditions of appointment, or minimum stipend levels may be set by the graduate school. The graduate school is the only place that views all of these support funds as a total resource for the support of graduate students, and from this vantage point the graduate dean often can act to facilitate the use of these funds.

Loan and College Work-Study funds often are the province of the financial aid office. In most institutions, the large size of the undergraduate population relative to the graduate population may focus most of the interest and attention of such offices on undergraduate financial aid, sometimes to the detriment of graduate students. Unlike Pell and SEOG that are available to undergraduates only, the Perkins Loan Program, the Stafford Loan Program, the Supplemental Loan for Students Program (SLS), and the College Work-Study Program are available to graduate students. Students apply directly to lenders (banks, credit unions, etc.) for Stafford Loans and Supplemental Loans for Students (SLS).

Institutions apply each year to the Department of Education for "campus-based" funds, which include Perkins Loans and College Work-Study. Once an institution receives its allocation of "campus-based" funds from the Department of Education, the decision to use Perkins Loan and/or College Work-Study funds for graduate students is made at the institutional level. Federal law allows both of these programs to be used for graduate students. Perkins Loans at 5% interest and College Work-Study where the employer pays only 30% of the wages are both attractive financial aid programs that can assist the graduate school in providing competitive financial support packages to students. Sometimes the institution decides to use all of these funds for undergraduates. This may be the most sensible thing to do on some campuses. However, unused College Work-Study funds at times have been returned to the federal government when the graduate school could have used them for graduate students. More communication about the availability of these funds is needed on most campuses, and graduate deans should participate in decisions concerning the distribution of these funds.

Depending upon how the institution is structured, the graduate dean may be able to negotiate (and should try each year) for a percentage of these funds to be allocated to the graduate school or, if the

financial aid office does the graduate support packaging, for a specified dollar amount to be spent on graduate students. Appendix VII provides more technical information to assist graduate deans in communicating with their financial aid directors or whomever on their campus allocates Perkins Loan and College Work-Study dollars.

COMMUNICATION AND COORDINATION AMONG CAMPUS CONSTITUENCIES

Graduate Student Support Committee

The graduate dean should form a faculty/student committee or separate faculty and student committees on graduate student support. Such a committee or committees would serve in an advisory capacity to the graduate school to ensure that the graduate dean has a realistic understanding of the financial needs of students.

Student Expense Budgets

Setting student expense budgets is a task most often performed by the financial aid office. Unfortunately, these budgets usually reflect the expenses incurred by typical undergraduate students. Graduate student costs are different (and are usually higher), from those of undergraduates who, for example, may live in dormitory housing.

The graduate school should be involved in the setting of graduate student expense budgets, and the graduate dean should seek the help of the graduate student support committee to be sure that the budgets are realistic. To determine what it costs for graduate students to live in a particular area of the country, each year the Graduate and Professional School Financial Aid Service (GAPSFAS) newsletter provides a listing of living expense budgets by geographic area. It contains budgets for three cost-of-living levels (low, moderate and high), as well as married student and single student budgets, for nine and twelve-month periods. These numbers are published annually in December and are sent to all GAPSFAS member institutions.

Factors such as enrollment status affect student budgets. For example, if graduate students are enrolled twelve months while writing the dissertation, their registration status should reflect this twelve-month enrollment. Such decisions affect whether students can receive loans during the summer, whether they are subject to Social Security (FICA) withholding for their summer jobs, etc. The graduate dean should ensure that decisions made about enrollment status, often made outside of the graduate school, do not have a negative impact on financial support opportunities for graduate students.

Graduate Support Brochure

The graduate school should produce a document that explains the financial support possibilities for graduate students. Such a document should be separate from the financial aid office publication and

should address the unique needs of graduate students. Too often graduate students get confused and discouraged when they read financial aid literature that refers to Pell Grants and other sources of funds not available to them. It is important for both current and prospective graduate students to have such a document that describes the support sources available to them.

Fund Raising

The graduate school should actively solicit funds for student fellowships both from within the university and from outside sources. To accomplish this, the graduate dean should work closely with the development office as well as with graduate school alumni to raise money for graduate support. One way of doing this is to work with the graduate alumni association, if one exists at the institution, and to involve alumni at the local level. The institution may want to form local chapters of its alumni association and hold periodic lectures, symposia, etc. inviting alumni and current graduate students.

A fund drive soliciting fellowship support from alumni, giving them the option to contribute toward a particular phase of a graduate student's program (pre-admission to candidacy exams, post-admission to candidacy exams, or dissertation-year support, for example), appeals to alumni who remember how difficult it was for them to complete particular phases of their own graduate programs. Donations above a certain dollar amount could be named in honor of the donor. For example, a history department alumnus donating at least $5,000 could be matched with a current history department student. That student could be named the "X" Fellow. Receptions and dinners where alumni meet these "named" fellows enhances the likelihood of future alumni donations.

COORDINATION BETWEEN GRADUATE SCHOOL AND OUTSIDE CONSTITUENCIES

The graduate school should be the place on campus that communicates with outside organizations providing financial support for its students. Agencies such as NSF and the Department of Education often are in contact with the institution to discuss student awards and eligibility criteria. For example, when the need component of the Jacob Javits Fellowship award is determined, it should be done either by the graduate dean's office, or, if done in the financial aid office, with input from the graduate dean's office. This is a time, as is true with Perkins Loans and College Work-Study, when it is extremely helpful if the graduate dean's office knows about the Congressional Methodology, the need analysis system used to determine graduate student eligibility for Javits stipends (see Appendix VII). Sometimes graduate students receive lower stipends (less than $10,000 per year) because the financial aid office is unaware of the particular financial needs of graduate students.

Each year NSF sends Declarations to Utilize or Reserve Fellowships to institutions. They must be completed and returned to NSF with confirmation by the graduate school that the student is making satisfactory academic progress and plans to continue full-time enrollment. The graduate school should

ensure that all NSF Fellows complete their Declaration and that they are returned to NSF on a timely basis.

In these and other instances, it is important for the graduate dean to speak on behalf of the graduate students and programs.

A Comprehensive Approach To Financial Support

ASSESSING NEEDS

The previous section describes the categories, types, and sources of financial support available to graduate students and provides some details on the administrative control of these funds within the university. Armed with this information, the graduate dean should develop as clear a picture as possible of the financial needs of graduate students at his or her institution and should strive to set funding priorities that achieve the goal of recruiting and retaining the most desirable students. There are many different priorities, all of which need to be taken into consideration: funding for underrepresented minority groups, multi-year funding, dissertation-year support, funds for research and travel, and any other components of graduate student support that may be relevant.

Part-Time Students

In many institutions a large segment of the graduate school population consists of part-time students. Federal financial aid is available for these students, although most loan programs and the College Work-Study Program require at least half-time enrollment. Veterans programs, some state financial aid programs, employer-provided assistance, and certain institutional support programs may be designed specifically for part-time students.

Institutional and state financial support requirements may vary for full-time versus part-time enrollment. Furthermore, the definition of full-time may differ by institution. In some instances it may be beneficial to the institution to assist such students, although in many institutions part-time students do not receive institutional support.

Organizations such as the National University Continuing Education Association (NUCEA) that represent educational programs for non-traditional and part-time students may be able to provide useful information on financial support opportunities for part-time study. NUCEA publishes a brochure, *10 Ways to Pay for Part-Time Study*. Written for both undergraduate and graduate students, it describes the various funding sources open to those studying part time. Copies of this brochure can be obtained by contacting NUCEA, One Dupont Circle, NW, Washington, DC 20036-1168, (202) 659-3130.

Master's Degree Students

Many master's students work full time and attend graduate school on a part-time basis. For the most part, stipends are not an issue, since the expectations on the part of students, faculty, and employers

are that the students will continue to work full time while seeking their degrees. In this situation, tuition support becomes extremely important and in many cases is provided by the student's employer as part of an employee benefits plan. Some companies allow their employees to take a leave of absence and offer full pay while the student completes the degree on a full-time basis. This form of support is most available to students in professional degree programs. Those seeking master's degrees in arts and sciences disciplines are more likely to resort to loans and/or personal savings to pay the costs of their graduate education.

Doctoral Degree Students

Most doctoral students, particularly in the arts and sciences, are seeking stipend and tuition support that allows them to spend full time, for four years or more, working on their degrees. The usual form of support is some combination of fellowships, teaching assistantships, and research assistantships. The ability of an institution to attract excellent students is dependent, to some extent, on its success in providing offers of support that are competitive in level and duration with those offered by other institutions with similar programs.

Much of the stipend support available to these students, particularly in the form of research assistantships, comes from external sources, primarily the federal government. These funds are devoted largely to research and research training in the sciences and engineering, and so are highly concentrated among doctoral students in those disciplines. Students in the arts and humanities, as well as those in fields such as education and business, will be more likely to seek teaching assistantships and loan support to help pay for their graduate education.

Multi-Year Offers

A recent trend, growing more popular, is the offer of support to a prospective student for more than a single year. Usually these offers consist of a year of fellowship support, followed by two or three years of assistantship support supplied by the teaching unit or by the research mentor, and a final year of fellowship support offered by the institution or the graduate school. Graduate schools are re-examining the policy of giving packages that contain two or three successive years of fellowship support. They are more costly and less flexible than packaging that offers teaching or research assistantships which ensure that the student gets teaching experience and a more comprehensive socialization into academe.

"Topping Off" Offers

Some programs will offer the highest reasonable stipends to students whom they are especially eager to recruit. Some divide available fellowship funds into relatively small amounts and combine them with standard assistantships to provide larger sums than an assistantship or fellowship alone would provide. Programs generally make such "topped off" assistantship offers to entering doctoral students for one year only, and the student's stipend in the second year may revert to a lower level.

Dissertation-Year Awards

Support for the dissertation phase of doctoral study appears to be a major factor in expediting the completion of programs, and is often the difference between an ABD and a Ph.D.

Minority Students

Most institutions are trying to increase the number of minority students and women enrolled in graduate programs. In many cases this has led to the development of special support programs specifically for this purpose. The availability of special funds, however, does not substitute for the need to provide greater access for minorities and women to regular sources of graduate support, particularly teaching and research assistantships. Institutions, particularly those with special minority support programs, should monitor the distribution of regular funds to ensure that such funds do not become, *de facto*, the exclusive province of non-minority students. This may mean working with other deans and department chairs to increase TA and RA funds.

In all of these and other examples, the kinds of support needed, the adequacy of currently available resources, the options for obtaining additional funds, and the effectiveness of the graduate school in administering graduate student support funds form an interrelated set of questions and challenges for the graduate dean.

FACTORS AFFECTING AVAILABILITY OF FUNDS FOR GRADUATE STUDENT SUPPORT

In exploring ways to increase graduate student support funds there are two different contexts in which similar sets of issues must be considered. One has to do with funds that come from sources external to the university, primarily the federal government, and the other with funds that form part of the university budget. In the first instance, the graduate deans, working closely with colleagues in other universities and with their national associations, have an obligation to participate in making the case for graduate education to legislative bodies that can provide funds. The development of the Jacob Javits, Patricia Roberts Harris, and the National Need Fellowships are examples of strong advocacy from the graduate community that led to the development of fellowship programs for the support of graduate students. Once these programs have been authorized by Congress, however, getting them funded and keeping that funding at levels necessary to provide appropriate kinds of support is a continuing struggle since the graduate community is one among many constituencies competing for federal resources. Often the strongest arguments deans can make are based on a thorough understanding of the concerns of students on their campuses and the specific effect lack of funds has on students and the work they are doing.

With respect to institutional resources, the strategies are similar in that a political process is used to distribute scarce resources (in this case, the university's budget). On a particular campus the most

important considerations often relate to the mix of graduate, undergraduate, and professional students, and the attitude of the administration about the relative importance of each of these constituencies in fulfilling the mission of the institution. Not to be neglected here are the aspirations of the administration concerning the role of graduate education and research. The graduate dean should be in the best position to point out, particularly to other administrators, the costs associated with high quality graduate education. Financial assistance for graduate students, including all the categories mentioned previously, makes up a substantial part of these costs.

The graduate dean should form coalitions with other deans on campus so that support of graduate students is viewed as a cooperative rather than a competitive activity. Support for graduate students is one of several priorities of college deans; it is always a top priority for graduate deans.

The Administration of Financial Support Funds

INSTITUTIONAL FELLOWSHIPS

New Student Awards

Institutions wanting to attract outstanding students often offer tuition grants and in some instances, especially at research institutions, a living expense stipend in the form of a grant as well. The most competitive schools now offer awards in multi-year packages, promising to finance these students for a fixed number of years, usually four to five. The terms of these awards should be spelled out carefully for the prospective students to avoid any confusion or misunderstanding in subsequent years. If, for example, teaching or research assistantships are part of the support package, prospective graduate students should understand fully the nature of the service-related component of their award. Some schools offer merit-based, competitive awards to first-year students for one year only. Prospective graduate students should understand that these awards are not renewable and/or that they must reapply for support each year.

Graduate schools should keep track of the responses to the offers of support they make. Particularly important is the concept of yield. For any given number of offers of institutional fellowships, several factors will influence the number of acceptances or yield. The most desirable students will have the largest number of competing offers, and it is likely that the institution's acceptance rate will increase as one proceeds down its rank-ordered list of applicants. In addition, acceptance rates will probably differ markedly among departments. Finally, all those who accept may not enroll. With these factors in mind, the graduate dean should calculate an optimal number of offers to be made to try to assure a certain number of new enrollments.

There are several different approaches to this problem. One is to try to determine what will increase the yield. All other things being equal, a simple answer often is money, and making fewer, more lucrative offers may accomplish that goal.

On the other hand, many graduate schools "over-offer" by a number that, based on past experience and assessment of current conditions, should produce the desired number of acceptances. For example, if there is enough money to fund twenty-five awards and past experience indicates that half of the awards offered are accepted, one approach would be to make offers to the top fifty applicants. This strategy assumes that probably no more than half will accept. If only twenty-five offers were

made and 12 or 13 accepted, it could result in half of the fellowships being unfilled at a point in the year when attractive alternate candidates are no longer available, having made other commitments. There is an element of risk involved here, and deans should try to develop sufficient flexibility to deal with it. Generally speaking, most deans would prefer to deal with the problem of having a few too many acceptances from good students than with the problem of not utilizing available funds because of an overly cautious approach to making fellowship offers.

There are two widely used methods for distributing fellowships. At some universities, the graduate school appoints a fellowship committee, whose functions are to define eligibility and procedures for the fellowship competitions and to evaluate and rank fellowship applications. In this system the graduate school makes the fellowship offer to the student. At other universities fellowship awards are allocated to departments based on criteria developed by the graduate school. These may include the number and quality of applicants, the past record of the department in attracting outstanding students, and other relevant measures. The departments then use these awards, in conjunction with other funds available to them, to make support offers to students. Both fellowship distribution methods work, and there are variations and modifications that may be appropriate in any given case, depending on the size and scope of the fellowship program and the administrative structure of the institution.

The packaging of institutional funds varies tremendously from department to department as well as from institution to institution. Many doctoral programs, especially those in the natural science areas at major research institutions, fully fund all of their students. Doctoral candidates in the social sciences and the humanities may not fare as well, depending upon the overall support the department has to offer its students and the desirability of the graduate student to that department.

Some schools review the financial needs of their graduate students and offer need-based support. This approach can save the institution from funding those who are fully capable of paying their own way. This review requires time, effort, and an expertise in student aid need analysis, skills that many graduate school administrators do not have. At some schools, the graduate dean's office works with the financial aid office to secure need-based aid recommendations from the "financial aid experts." Unfortunately, those experienced in student aid are usually knowledgeable in undergraduate aid matters but are unfamiliar with the unique needs of graduate students.

The graduate dean will want to evaluate whether it makes sense for the graduate school to offer need-based awards, thus saving grant money that can be used to make either more competitive offers or more offers in general . The trade-off is the time and staffing it would take to administer such a program. These financial calculations must be done in a very short time period so as to make competitive, timely offers to newly-admitted students.

Another problem arises when a doctoral candidate is admitted to two institutions, one using need-based criteria and the other using merit-based criteria. The student gets the impression that the institution offering the larger support package is the one that most wants him/her to attend. For the

institution offering need-based aid, this may not be the case. A graduate school awarding need-based support may want to offer its non-needy yet meritorious students a merit award of a nominal amount of money and call it the "X" fellowship, an award that can be listed on the student's resume.

Continuing Student Awards

As mentioned in the section above, some graduate students receive multi-year support offers at the time of their admission. These offers are renewable each year contingent upon the student making satisfactory academic progress. The graduate dean's office should consult with the academic departments to ensure that students are satisfactorily progressing and that their awards should continue. Those not making progress should be informed in a timely manner by either the graduate school or the academic department.

Some institutions require that their graduate students reapply for support each year. Various support application forms are used. If the school offers need-based aid, it may want to use one of the federally-approved need analysis forms such as the GAPSFAS form to determine aid eligibility. This form also suffices in calculating federal eligibility for loans and work-study (see Appendix VII).

Dissertation Awards

One of the reasons for the increase in the length of time it now takes graduate students to complete their doctoral degrees is the lack of dissertation funding. Except for a few programs targeted at specific populations and a few privately-funded dissertation awards, there is relatively little non-service support available at this stage of the Ph.D program. Some institutions have developed competitive dissertation-year fellowship programs for students in the final stages of their doctoral programs. Usually these programs are successful in helping students complete their degrees.

Other Institutional Support Programs

Various other kinds of support programs, using institutional funds, have been developed in some graduate schools. These range from setting aside a portion of institutional funds to be used for graduate student travel to meetings in order to present papers, to providing competitive awards for research projects.

SERVICE-RELATED AWARDS

Perhaps the most common funding sources for graduate students are those that provide payment for performance of service. These can be classified into three general areas: assistantships, for which need may or may not be considered, are normally awarded on the basis of evaluation of academic

performance; paid internships, usually taken for credit as part of a formal academic program, are designed so that students can complete supervised practical training under the direction of experienced professionals; and student employment allows students to earn income through specially designed on-campus student work programs or through regular employment in the private sector.

Graduate Assistantships

Much graduate support is given in the form of assistantships. In all cases the student receives a stipend and often a partial or full tuition and/or fee grant or fee reduction as well. This practice varies widely by institution. Some state institutions provide the equivalent of in-state and/or out-of-state tuition awards. Private institutions may separate the awarding of tuition grants entirely from the assistantship appointment. Sometimes assistantships require the recipient to perform tasks sometimes related to, but not necessarily contributing to, his or her academic work.

Graduate Teaching Assistantships

Most institutions with large undergraduate programs employ graduate teaching assistants. These individuals perform valuable service in teaching undergraduate classes. However, they are still fundamentally graduate students and as such their assistantship awards should be considered primarily as financial support to help them complete graduate school rather than as simple employment.

The service commitment of teaching assistants varies widely from institution to institution, from program to program, and sometimes from one area within a program to another. A standard teaching assistantship is a half-time appointment, i.e., a twenty-hour commitment. Often such an assistantship will carry some fringe benefits with it, most often tuition remission or reduction, and health insurance. The graduate school may want to keep track of the amount of time its graduate students are teaching and limit the appointment to a set number of hours each week and a maximum number of years. For example, teaching assistants in some schools may not teach more than half time and they may not be appointed for more than four years.

Most teaching assistantships are funded by the instructional budget of the school or department in which they are awarded. In some universities individual departments hold the budget for and appoint all TAs; in others, the graduate school retains this authority and allocates the awards on the basis of instructional need.

The graduate dean should take an active role in setting the annual stipends that TAs receive. At some institutions teaching assistants are unionized and bargain collectively about their stipends, benefits, hours, and other working conditions. Under these circumstances, it may be difficult for the graduate dean to have much input into the discussion.

This section is limited to the financial implications of TA appointments. Further information about TA administration is available in the CGS document entitled *Graduate Education: Its Organization and Administration.*

Graduate Research Assistantships

Graduate research assistants receive financial support in return for assisting faculty with research projects; often these assistants are able to work on research related to that of the faculty but directed toward their own degrees. They are most often funded by the grant money that their major professors receive to carry on their own research. Research assistants often work on a small part of a larger interrelated whole, developing their own thesis or dissertation from that part of the work that is uniquely theirs. For such research assistants the assistantship differs little from a fellowship except that they may be more constrained in their choice of dissertation topic and more dependent on their mentors. They may risk losing their assistantships if their work is not compatible with that of their mentor, if it deviates from the overall research design, or if the research grant supporting the work is not renewed.

Some research assistants are funded by university endowments or by state money designed to facilitate faculty research. Other research assistants write their own research grants and are funded in their own right. The graduate school should ensure that, whatever the source of funds, the work performed will contribute in a tangible way to the student's professional and academic development, that the student will not be taken advantage of, and that he or she will progress through the program at a reasonable rate.

Graduate deans should become familiar with their institutions' policies on charging tuition to research grants and contracts. There are myriad rules and regulations governing the administration of these funds that require graduate deans to work closely with their institutional grants and contracts office as well as their General Counsel's Office in order to ensure compliance with ever-changing federal regulations in this area.

As is the case with teaching assistants, research assistants are generally appointed with some indication of the fraction of a forty-hour week they will work. However, research assistants who are working on their own dissertation topics usually pay little attention to their presumed hours, and often work long hours to get a project completed by a deadline. In these cases, it is important that the student and adviser have similar views and expectations.

Research appointments are rarely given to first-year students. Often those agencies providing the support are reluctant to have their money given to inexperienced graduate students who have not yet proven themselves in graduate school.

Graduate Administrative Assistantships

At some institutions, assistantships exist that may not be under the jurisdiction of the graduate school. Sometimes called graduate administrative assistants or graduate associates, these students perform tasks in administrative and support services. Often the tasks are related to the students' particular fields of interest so that, for example, education majors become involved with audio-visual materials, computer scientists work with programming for the university, music students help with children's

preparatory programs, physical education majors staff basketball camps, etc. Knowledge of the availability of such support can be very useful to the graduate dean. Many graduate assistantships are publicized selectively or indeed poorly, and filling them with the appropriate persons may be a matter of chance. Some positions may go begging or go to an undergraduate in the absence of more experienced applicants. The ability to locate and to direct these openings to graduate students helps enlarge the pool of student funding available to the graduate school.

As is the case with teaching and research assistants, graduate assistants are appointed to work a fraction of a forty-hour week, and many receive tuition support as well as stipends. Problems sometimes arise because of their isolation, and from the inclination to let the assistantship become a full-time job. Graduate assistants who do not work in their home departments are quite often viewed as employees who also happen to be students. Their supervisors may forget the demands placed on them as students and allow or encourage them to work too much.

Because the appointments are often administered outside of the graduate school, it may be difficult for the graduate dean's office to keep track of these assistantship opportunities. Graduate deans should nonetheless set the minimum academic and financial guidelines for such appointments and review individual awards against these guidelines. Despite these administrative hurdles, graduate assistantships can be a valuable source of support for graduate students.

Residence Assistantships

It is common practice for residential universities to offer a variety of assistantship opportunities in their residence halls. In addition to a basic stipend, other financial assistance may be provided. For example, residence hall assistants may receive free room and board.

AWARD NOTIFICATION/FACULTY ADMISSIONS MANUAL

The timing of financial support offer notification is critical. For those schools competing for the best candidates in their fields, financial offers should go out with the offer of admission. Some schools telephone newly-admitted students before the formal admission letter is sent and discuss both the admission and the support offer. At those institutions where the graduate dean is the only person who can officially admit graduate students, those making such phone calls should be advised to begin the discussion by stating that the final, official offer will be made in writing by the graduate dean. This type of telephone communication can be somewhat disconcerting to the graduate dean, especially if many different faculty members are calling admitted students and discussing financial support offers. The graduate dean's office may want to prepare a document to circulate to academic departments to be used by faculty involved in the admission process. Such a document should contain the "do's" and "don't's" of what to promise students while talking with them on the phone. Ideally this document should contain information about the institution's policies on fellowships, teaching assistantships, federal loans and College Work-Study possibilities, etc. The problem with such a book is that policies often vary from department to department.

The thing to remember is that it is vitally important for students to understand their financial support options, before they make their decision as to which graduate school to attend.

CGS RESOLUTION

CGS has supported and published a statement entitled "Resolution Regarding Graduate Scholars, Fellows, Trainees, and Assistants," since the mid-1960s. A copy of the resolution is included as Appendix X. It is concerned with the conditions surrounding the acceptance of offers of certain kinds of graduate student financial support, namely, scholarships, fellowships, traineeships, and assistantships. The general spirit of the resolution is that students should have the opportunity to consider more than one offer and should have until April 15 to do so, that institutions and students should be able to view acceptances in force after April 15 as binding, that everyone should know what the rules are, and that an offer by the institution and its acceptance by the student constitute an agreement which both expect to honor. The resolution goes on to acknowledge that students, after having accepted an offer, may change their minds and choose to withdraw that acceptance. The resolution establishes a uniform and widely acceptable framework for so doing, one that provides protection for both student and institution.

There are several issues to be considered:

Students may be waiting for offers from several institutions, so that they can compare and make a decision. One of the complaints heard most often is that departments make offers quite early and insist that students respond quickly or lose the offer. According to the resolution, the option available to the student in this situation who wishes to review several offers is to accept each one and then, by April 15, resign from all but one. This places the student in an awkward position and really violates the spirit of the resolution, that is, that acceptances should not be made casually. A much better approach is for the institutions to give students until April 15 to make decisions regarding appointments. This recognizes the fact that students often consider multiple offers, and provides a reasonable opportunity for them to do so. This would not preclude students from accepting offers prior to April 15; it would ensure that they were not forced to do so.

Another part of the resolution concerns what happens after April 15. The intent seems clear: commitments in force after April 15 can be considered by the institution as binding. Students may still change their minds but this now requires obtaining a written release from the institution. Similarly, institutions that make offers to students after April 15 are to require the student to present a written release from any previous offer. The effectiveness of this part of the resolution in providing universities with some assurance about who will actually be in their programs is totally dependent on how seriously it is taken by participating institutions. Obviously, if a student decides, for any reason, that he or she does not wish to attend your institution, there is not much point in insisting on it. But the language of the resolution makes it clear that changes after April 15 constitute reneging on a commitment, and are not to be taken lightly by any of the concerned parties.

The resolution states that a copy of the resolution should accompany every scholarship, fellowship, traineeship, and assistantship offer. This ensures that each student understands what the options are and knows which institutions subscribe to the resolution.

The role of the graduate dean in this matter is twofold. First, from time to time—probably each year—this resolution should be brought to the attention of graduate councils, departmental committees, and the other relevant groups and individuals to ensure that everyone understands and supports the resolution. Second, when graduate deans are informed that other institutions appear to be violating the resolution, they should contact their counterparts at those institutions to resolve the matter.

The long history of the resolution, and its widespread acceptance in the graduate community, is recognition that it is regarded as a fair statement of good practice and that it serves a useful purpose.

U.S. TAX ISSUES

The 1986 Tax Reform Act (P.L. 99-514) changed previous long-standing tax treatment of scholarships and fellowships. Subsequent changes to the tax law in the form of amendments to the Tax Reform Act of 1986, especially Technical and Miscellaneous Revenue Amendments of 1988 (P.L. 100-647), modified the tax treatment of scholarships and fellowships with particular respect to graduate students who perform services as graduate teaching or research assistants. Taken together these changes in tax law have resulted in a new national definition, for federal tax purposes, of components of scholarships, fellowships, and assistantships.

Stipends, either as the component of fellowships provided as a living allowance or as the component of research or teaching assistantships that represent compensation for services, are considered taxable income to the student. The 1986 Tax Reform Act made a distinction between these stipends and the component of the scholarship, fellowship, or assistantship that represents payment of tuition, fees, books or equipment required for a degree program. Institutional discretion is permitted in setting the level of each component within these categories. Required books and equipment should be well documented by the institution and students should be advised to keep receipts of purchase of these items. Such books and equipment must be required of all students in a given academic program (which may be unique to a particular student).

Universities make the determination to furnish tuition reductions to teaching and research assistants as part of the conditions of appointment. For graduate students performing teaching or research services, these reductions are considered qualified scholarships and are thus excludable from income (i.e., tax free) by a provision in Section 117(d)(5) of the Internal Revenue Code.

Between 1986 and 1988 when Congress passed the Technical and Miscellaneous Revenue Amendments, considerable confusion existed with respect to the provision of these qualified tuition reductions. The

general rule under Section 117(d)(5) as amended by the 1988 Act, allows graduate teaching and research assistants to exclude from income amounts received from their universities as tuition coverage. But this general exclusion in Section 117(d) has one major limitation. Section 117(c), which was added by the Tax Reform Act of 1986, provides that the tuition reduction exclusion does not apply:

> "to that portion of any amount received which represents payments for teaching, research, or other services by the student required as a condition of receiving the ... qualified tuition reduction."

This suggests that some portion of the tuition reduction may actually represent payment for services, and as such, not be excludable.

Reasonable Compensation

The IRS-proposed regulations issued under Section 117 (NPRM of June 8, 1988) define payments for services as:

> "not only ... cash amounts received in return for such services, but also ... amounts by which the tuition or related expenses of the person who performs services are reduced, whether or not pursuant to a tuition reduction plan described in section 117(d)."

The regulations specifically require educational organizations to determine which part of their tuition or tuition reduction is allocable for payment for services. Stated another way, universities must determine which part of the tuition reduction does not represent payment for services and therefore may be excluded from income.

The Treasury Department has stated that an educational organization may consider several relevant factors in making this determination. These include, but are not limited to, how much compensation is paid:

> "(i) (by the organization) for similar services performed by students with qualifications comparable to those of the (tuition reduction) recipient, but who do not receive (tuition reductions);
>
> (ii) (by the organization) for similar services performed by full-time or part-time employees of the grantor who are not students; and
>
> (iii) (by other) educational organizations ... for similar services performed either by students or other employees."

These factors together describe "reasonable compensation." Once an amount is characterized by a university as reasonable compensation, other amounts provided to the student can be considered qualified scholarships if furnished to pay tuition, fees, books or equipment necessary for the degree program.

Given this differentiation noted by the Internal Revenue Service between the inclusion of reasonable compensation and the exclusion of tuition reductions, it is still advisable for universities to handle teaching and research awards by separating out the award of a stipend, which will translate into reasonable compensation, and the award of a qualified tuition reduction. In doing so universities reduce the chance that an individual tuition reduction will be mis-characterized as reasonable compensation.

As the Council of Graduate Schools advised in 1987 and 1988 for those universities unable to separate teaching and research awards into two parts, it could still be very useful to provide an award letter or similar document which breaks down the amounts determined to be reasonable compensation on the one hand and the tuition reduction on the other.

The Tax Reform Act also specified that non-degree students who receive tuition remissions may no longer exclude them from taxable income.

Non-U.S. Citizens/Non-U.S. Residents

Graduate students who are not U.S. citizens or permanent residents of the United States are subject to different and often more stringent tax regulation. This tax treatment will vary depending on country of origin because of tax treaty status between the United States and other nations. U.S. source income is subject to withholding at a tax rate of from 14% to 30% depending on visa status, with F, J, and M visas subject to the lowest rate providing the individual is a degree candidate. Non-U.S. source income is subject to different tax regulations. In general each non-U.S. resident should ascertain the tax treaty status of his/her country of residence, and the tax status of non-U.S. source income with respect to funds used or earned for the payment of tuition, fees, and living allowances. Tax treaties are summarized in IRS Publication 515, "Withholding of Tax on Nonresident Aliens and Foreign Corporations" available free of charge by writing to the Forms Distribution Center, IRS, P.O. Box 25866, Richmond, VA 23289.

For additional information, see the *Manual on Taxation of International Educational Exchange Participants* available from the Liaison Group for International Educational Exchange, Washington, DC.

"Grandfather Clause"*

Institutions may have graduate students subject to special "grandfather" rules that allow those who were admitted prior to August 16, 1986, and at that time were promised future support, to continue, for the duration of the promised support, under the old regulations in effect before the Tax Reform Act of 1986. Graduate students who started studies prior to this date and who have maintained continuous enrollment

*"Grandfather" reflects language in the 1986 Tax Reform Act.

and are making satisfactory progress toward a degree are eligible for a tax exclusion on the entire amount (including stipends) of scholarship, fellowship, or assistantship. Technical language in the proposed regulations (IRS NPRM 6/8/88) will require any incremental increases to be taxed under the revised rules. Students in such situations should consult carefully with a tax advisor and appropriate campus authorities to comply with the new and the old regulations.

Employee Benefits, Section 127 of the IRS Code

In addition to benefits offered under section 117 of the IRS code, available only to non-profit schools and colleges, any employer, including colleges and universities, may offer employer-sponsored educational assistance benefits under section 127. College and university employees who are not TAs or RAs still may find such benefits useful. Institutions may also use such benefits to recruit students who are employees or to recruit students from private employers that provide educational assistance benefits.

Current legislative authority extends these benefits through September 30, 1990 and limits them to a non-taxable total of $5,280 per year, but only for undergraduate courses. In the case of graduate courses, or courses taken by persons holding bachelor's degrees, there is a tax liability on the benefits. Employers may still offer the benefits to employees, but employees must treat them as taxable income. Extensions of this legislation beyond September 30, 1990 are pending in Congress. The legislation has been extended on several previous occasions. Current versions of pending extensions would provide restored coverage for graduate courses. Until these extension bills become law, however, there is no certainty that such benefits will be available.

Pending Regulations

All of the current tax treatment of scholarships, fellowships, and assistantships is subject to final regulations to be issued by the Internal Revenue Service. Proposed Regulations, published in June, 1988 govern the current treatment. The IRS issues Publication 520 annually. It discusses in detail individual reporting requirements and reflects the latest changes in tax forms and filing requirements.

At present (August 1990) those IRS regulations do not require the issuance of a 1099 form from individual institutions providing fellowship or scholarship support. They do require individual taxpayers (including students) to report earned income from stipends or living allowances in the manner specified in IRS Publication 520.

Withholding is required only if an employer-employee relationship exists between the institution and the graduate student as it often does with public institutions. Many private independent institutions do not have such relationships and thus may indirectly place a greater reporting requirement on individuals.

The definition of employer-employee relationships is often a matter of state law. Graduate deans should consult with their General Counsel's office if questions arise in this area.

Support for Specific Populations

MINORITY STUDENTS

Despite the increase in high school graduation rates, ethnic minorities continue to be underrepresented in higher education. The shrinking numbers of minority students at the undergraduate level constrain recruitment at the graduate level. Much has been written on this subject, including a CGS publication entitled *Enhancing the Minority Presence in Graduate Education*. It contains the results of a 1988 CGS Idea Exchange where over 100 graduate deans from CGS member institutions met to discuss how they could further enhance the presence of minority graduate students and faculty on college and university campuses.

To encourage programs to attract students from groups that have been historically discriminated against and are severely underrepresented, some graduate schools will offer fellowships or assistantships from their own institutional funds. The graduate dean may want to offer departments these funds over and above their regular allocation of institutional funds as an incentive for departments to admit minority students. Given this incremental funding, programs often become more aggressive in their recruitment of minorities. Central to this arrangement is the need to ensure that the graduate school is indeed increasing the matriculation of such students. This incremental money should be offered to departments on the condition that they demonstrate a successful "track record" in enrolling and retaining minority students in their programs. Graduate offices should ensure that they are not merely increasing subsidies for regular students by shifting a minority student from the department's to the graduate school's funds.

In addition to institutional sources, the U.S government and some private foundations offer support programs, usually in the form of fellowships, for minority students. A description of these programs can be found in Appendix IV. These programs have been very helpful to institutions in the recruitment of minority students. They can present problems, however, since specially designated external funding may place the minority student outside of the traditional socialization process of the academic program. When preparing financial support packages for minority students, especially those with external funding sources, this socialization concept needs to be taken into consideration. By providing combinations of funding sources, such as teaching and/or research assistantships, along with fellowships, minority students can be provided the needed opportunity to become more closely associated with the day to day activities of the academic program.

WOMEN

As with the minority groups mentioned above, women have traditionally been underrepresented in many graduate areas. Physical science and engineering in particular have few women in their

graduate programs. Because of this phenomenon organizations such as the National Physical Science Consortium have chosen to give funding priority to women as well as to minority students.

The National Science Foundation has recently begun a program to encourage women to undertake graduate study in engineering. Part of the NSF Pre-Doctoral Fellowship Program administered by the National Research Council, this program made 80 awards to women for use in the 1990–91 academic year.

INTERNATIONAL STUDENTS

Some financial assistance programs available to U.S. students are also available to international students. However, non-U.S. citizens do not qualify for most federally-sponsored financial aid programs. Visa restrictions may limit certain types of employment as well. Students entering with J visas may need their sponsors' approval before employment can be accepted. Many foreign countries have student assistance programs to provide financial support for their citizens wishing to pursue graduate work in the United States.

Some foreign students are fully supported, some partially supported through programs offered by the Fulbright Commission and administered by the United States Information Agency (USIA). Foreign students applying for financial assistance through this program to study in the United States submit their applications through the binational Fulbright Commission or designated U.S. diplomatic post in their home nation.

Individual institutions may have special scholarship funds for international students. Private agencies and foundations exist which provide financial support to citizens from specially designated countries. Graduate deans should consult with the appropriate institutional officer who administers international student programs on campus.

Additional information can be obtained from several education associations that specialize in the international student area.

Association of International Educators (NAFSA)

The Association of International Educators, NAFSA, formerly the National Association for Foreign Student Affairs, has over 6,200 members, representing 2,200 academic institutions, educational exchange associations, local citizens groups active in foreign students services, and courtesy associates from embassies in Washington. NAFSA membership is divided into twelve geographic regions. NAFSA holds an annual meeting and each of the regions holds meetings as well. NAFSA publishes a newsletter eight times a year, approximately a dozen new books each year, and a membership directory.

Contact: NAFSA
1860 19th Street, NW
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(202) 462-4811

American Association of Collegiate Registrars and Admissions Officers (AACRAO)

AACRAO is a membership association of more than 2,300 institutions in the United States and 20 foreign countries. It publishes comprehensive studies of the educational systems of foreign countries (World Education Series, WES) and a series of Projects in International Education Research (PIER) workshop reports that discuss foreign credential evaluation.

Contact: AACRAO
1 Dupont Circle, Suite 330
Washington, DC 20036
(202) 293-9161

VETERANS

Veterans Educational Benefits may be used at the graduate level. The G.I. Bill has been replaced by a series of programs, with the principal differences being the degree to which the veteran must match the government's contribution and the amount of service required for each month of educational benefit. Some states offer special programs for veterans.

The veteran must have completed at least one year of active service in the U.S. Armed Forces, unless discharged under honorable conditions for medical reasons. The Vocational Rehabilitation Office of the V.A. offers a comprehensive educational program open to veterans with a compensable, service-connected disability.

Further information can be obtained from the Office of Veterans Affairs on campus and through a booklet entitled *Federal Benefits for Veteran and Dependents*, published by the Veterans Administration, Washington, DC.

Concluding Remarks

The topic of financial support for graduate students is complicated and filled with technical, political, and legal pitfalls. The search for funds is never-ending, and the rules, regulations, and laws that affect these funds are ever-changing. It is essential that the graduate dean become acquainted with and negotiate this terrain successfully to provide students with the opportunity to enter graduate school and complete their programs.

APPENDICES

Appendix I.

Bibliographies and Awards Databases

The following is a partial listing of reference sources relevant to graduate education. It is not a complete list of such sources. Some references are annotated when additional information about the reference was readily available. As a result, the lists do not follow the strict bibliographic reference format.

BIBLIOGRAPHY OF GRADUATE REFERENCES

American Association of Collegiate Registrars and Admissions Officers (AACRAO), *An Admissions Officer's Guide to Financial Aid, 1988–89*. Washington, D.C.: AACRAO Financial Aid Committee, 1988.

Association of American Universities, *The Ph.D. Shortage: The Federal Role*. Washington, D.C.: 1990.

Bowen, William and Sosa, Julie Ann. *Prospects for Faculty in the Arts and Sciences*. Princeton, N.J.: Princeton University Press, 1989.

Hauptman, Arthur M. *Students in Graduate and Professional Education: What We Know and Need to Know*. Washington, D.C.: Association of American Universities, 1986.

Jones, Lyle V.; Lindzey, Gardner; and Coggeshall, Porter E., editors, *An Assessment of Research-Doctorate Programs in the United States*, Washington, D.C.: National Academy Press, 1982.

National Research Council, *Survey of Earned Doctorates*. Washington, D.C.: National Academy Press, 1989.

U.S. Department of Education, National Center for Education Statistics, *Student Financing of Graduate and Professional Education: A Report of the 1987 National Postsecondary Student Aid Survey*. Washington, D.C.: U.S. Government Printing Office, 1989.

The University of Nebraska publishes a biennial survey of graduate student stipend levels at 80 participating institutions in the United States. The Office of Research and Graduate Studies has published this survey since 1981. The most recent survey, *1989–90 National Survey of Graduate Assistant*

Stipends, Graduate Fellowships, and Postdoctoral Fellowships, has been expanded to include information about graduate and postdoctoral fellowships in addition to stipend levels for teaching and research assistantships.

Institutions not participating in the survey may purchase this document for $50. For further information, contact Dr. John K. Yost, Vice Chancellor for Research and Dean of Graduate Studies, University of Nebraska-Lincoln, Lincoln, Nebraska 68588-0433, (402) 472-3123.

BIBLIOGRAPHY OF GENERAL GRADUATE FELLOWSHIP SOURCES

A Selected List of Fellowship Opportunities and Aids to Advanced Education. Washington, D.C.: The Publications Office, National Science Foundation, 1988.

Annual Register of Grant Support: A Directory of Funding Sources, 1989–90, 23rd edition. Wilmette, Illinois: National Register Publishing, 1988.

Canadian Directory of Awards for Graduate Study, Association of Canadian Universities and Colleges of Canada, Ottawa, 1981.

Corporate Foundation Profiles, 5th edition. New York, New York: The Foundation Center, 1988.

Feingold, Norman and Marie, eds., *Scholarships, Fellowships, and Loans*, volume 8, Bethesda, Maryland: Bellman Publishing, 1986.

Financial Resources for International Study, Institute of International Education, editors, Princeton, New Jersey: Peterson's Guides, 1989.

Graduate Guide to Grants, Cambridge, Massachusetts: Harvard University, Graduate School of Arts and Sciences, 1990.

Grants for Graduate Students, 1989–90, 2nd edition. Princeton, New Jersey: Peterson's Guides,1989.

Hoffman, Elizabeth, *FACTS, Financial Aid for College Through Scholarships and Loans*, 5th edition. Wellesley, Massachusetts: Richards House, 1989.

McWade, Patricia, *Financial Aid for Graduate and Professional Education*, 6th edition. Princeton, New Jersey: Peterson's Guides, 1990.

O'Neill, Joseph P., *Corporate Tuition Aid Programs: A Directory of Financial Aid for Employees at America's Largest Companies*, Princeton, New Jersey: Peterson's Guides, 1986.

Renz, Loren, ed., *Foundation Directory*, 11th edition. New York, New York: Foundation Center, 1987.

Turner, Roland, ed., *The Grants Register 1989–90*, 11th edition. New York, New York: St. Martin's Press, 1988.

BIBLIOGRAPHY OF MINORITY RECRUITMENT INITIATIVES

Committee on Institutional Cooperation

The Committee on Institutional Cooperation (CIC), an academic consortium of the "Big Ten" universities and the University of Chicago, offers full tuition and a stipend for minority students to attend one of the CIC institutions. For further information, contact Ronald Smith, Director, CIC Minorities Fellowship Program, Indiana University, Bloomington, Indiana (1-800-457-4420).

Graduate Record Examinations (GRE) Minority Graduate Student Locater Service

GRE provides a free service that matches minority students with graduate schools seeking to increase their minority enrollment. Details and registration forms are available in the *GRE Information Bulletin* or by contacting GRE Locater Services, Educational Testing Service, P.O. Box 6004, Princeton, NJ 08541-6004.

National Science Foundation

NSF has established a new Directorate on Education and Human Resources. For further information, contact Dr. Luther Williams at NSF, 1800 G Street, NW, Washington, DC 20550, (202) 357-7557.

Project 1000

Project 1000 was created to recruit and retain Hispanic students in graduate programs. Among the services it provides is information on securing financial support for graduate study. U.S. citizens or permanent residents of Hispanic ethnic origin are eligible to apply. Project 1000 is administered at Arizona State University. The Executive Director is Gary Keller. They have a toll free number, 1-800-327-4893.

Task Force on Women, Minorities, and the Handicapped in Science and Technology

Public Law 99-383 established a Task Force on Women, Minorities, and the Handicapped in Science and Technology. In December, 1989 the Task Force presented its final report to the President and Congress. Entitled *Changing America: The New Face of Science and Engineering*, it discusses the crisis America will face in the next decade if we do not act now to increase the number of people, especially underrepresented minorities, women, and people with disabilities, trained in science and engineering fields. It includes a list of exemplary programs to recruit minorities and women into science and engineering fields.

The White House Initiative on Historically Black Colleges and Universities

Robert Goodwin, Executive Director, is interested in establishing relationships between historically black colleges and graduate programs around the country, especially those at major research

institutions. For more information, contact Robert Goodwin at the White House Initiative on Historically Black Colleges and Universities, 7th and D Streets, SW, Washington, DC 20202-5120, (202) 708-8667.

BIBLIOGRAPHY OF MINORITY FELLOWSHIP SOURCES

Directory of Special Programs for Minority Group Members, 4th edition. Garrett Park, Maryland: Garrett Park Press, 1986.

McHenry, William, *Special Minority Graduate Fellowships at Council of Southern Graduate Schools Member Institutions*, Starkville, Mississippi: Mississippi State University, 1990.

Schlachter, Gail Ann, *Directory of Financial Aids for Minorities*. Redwood City, California: Reference Service Press, 1988.

Stanford University, Office of Graduate Studies, Office of Recruitment and Retention, *Sources of Funding for Minority Graduate Students*, Stanford, California: 1990.

Verba, Cynthia, Harvard University, Graduate School of Arts and Science, *Minorities in Academe: A Guide to Becoming a Scholar*, Cambridge, Massachusetts: 1989.

BIBLIOGRAPHY OF FELLOWSHIP SOURCES FOR WOMEN

Grants At A Glance, published by the Association for Women in Science, lists fellowship opportunities for women in science. For more information contact the Association for Women in Science, 2401 Virginia Avenue, NW, Suite 303, Washington, D.C. 20037 (202) 833-1998.

The American Association of University Women Educational Foundation offers several fellowship programs for women in graduate study. They range from programs that fund course work to prepare women for reentry into the work force to dissertation fellowships for women who have completed all of the required course work. For more information, contact the American Association of University Women Educational Foundation, 2401 Virginia Avenue, NW, Washington, D.C. 20037 (202) 728-7603.

Gail Ann Schlachter's book, the *Directory of Financial Aids for Women, 1988–89*, 4th edition, published by Reference Service Press, Redwood City, California, lists foundations and other organizations interested in helping women locate funding sources for graduate education.

How to Get Money for Research, written by Mary Rubin and published by Feminist Press, identifies dissertation-support sources for women, especially those with a focus on women's studies.

BIBLIOGRAPHY OF FELLOWSHIP SOURCES FOR INTERNATIONAL STUDENTS

The Institute of International Education (IIE) publishes a book, edited by Carol Weeg, entitled *Funding for U.S. Study: A Guide for Foreign Nationals*. It contains helpful information such as advice on how to

plan for U.S. study, a list of overseas advising centers, a list of grants offered for U.S. study by foreign nationals, and a map of the United States.

AWARDS DATABASES

The Stanford University Scholarships and Fellowships File

This database was designed by Stanford University (with the assistance of the University of California, Berkeley and Yale University) specifically for graduate students. It has been expanded to include undergraduate sources as well. It provides information about graduate entry level fellowships, dissertation fellowships, post-doctoral fellowships, research opportunities, funding for independent projects, and some loans. This on-line, computerized, mainframe database contains over 1,700 graduate entries (and 1,600 undergraduate entries) and is updated regularly. About a dozen schools have purchased the database at an annual licensing fee of $1,000, plus computer access time at $15 per hour, and a network access fee. The database can be accessed through INTERNET at no cost to the university.

Contact: Verity Powell or Dean Eyre
Stanford University
Undergraduate Advising Center
Sweet Hall, 1st Floor
Stanford, CA 94305-3085
(415) 723-2426 or 723-1151

IRIS—Illinois Researcher Information System

Developed by the University of Illinois at Urbana-Champaign, this on-line, computerized information retrieval system is designed to identify and provide current information on over 5,500 sources supporting research and scholarship activities available to faculty, staff, and students. This database is updated daily and is available on-line by subscription through INTERNET as well as several other telecommunication sources. The subscription rate varies from $200 for small schools to $1,700 for large, research institutions.

Contact: Peggy Lowery
University of Illinois at Urbana-Champaign
Research Services Office
128 Observatory
Urbana, IL 61801
(217) 333-0284

GFRS—Graduate Funding Resource System

The GFRS has provided computerized access to graduate level award opportunities since 1977. The database contains over 2,300 award citations focused specifically on fellowships, grants, and awards for

graduate and postdoctoral study and research. Citation references are based on direct responses from awarding organizations. Non-University of Washington users can submit an application form and receive an awards listing. A flat rate of $10 per search is charged. An interactive version of the system is now in development. Licenses for direct access over INTERNET will be available early in 1991.

Contact:
GFRS
Fellowship & Assistantship Division
The Graduate School, AG-10
University of Washington
Seattle, WA 98195
(206) 543-5900

SPIN—Sponsored Programs Information Network

Established in 1980, SPIN is a computerized list of funding opportunities (federal, non-federal, and corporate) designed to assist in the identification of external support for research, education, and development projects. The service was originally developed to aid the State University of New York System faculty. SPIN services are now available by subscription to all colleges and universities across the country. The subscription fee varies from $1,200 to $2,600 depending upon the number of searches done. Other costs include telephone usage charges at .20 per minute; travel reimbursement for a SPIN representative to conduct a one-time training session; and costs associated with "batch" searches, manual updates, and any of the specialized services.

Contact:
Jill A. C. Rydberg
Associate Director, SPIN
The Research Foundation
State University of New York
P.O. Box 9, Albany, NY 12202-7150
(518) 434-7290

Canadian Database

The University of Toronto has a graduate awards database. It contains 1,000 listings on federal, provincial, and private grant and loan sources.

Contact:
Carolyn Johnston
Fellowships and Loans Officer
University of Toronto
63/65 George Street
Toronto, Canada M5S 2Z9
(413) 978-8576

Appendix II

Glossaries

GLOSSARY OF TERMS

Appropriations	A term used in the U.S. government to denote the provision of federal funds to be spent in a particular fiscal year.
Authorization	A U.S. government term used to define a program's general aim, specifying the amount of money that can be spent on it. An authorization bill does not provide the funds to be spent. This must be done through an appropriations bill.
"Campus-Based" Aid	The Department of Education designation for the three funding sources, SEOG, Perkins Loan, and College Work-Study, for which the institution applies using the FISAP.
Continuing Resolution	Continuing Resolution or "CR" is a term used by the U.S. government. CR provides for spending levels for a defined period of time for those government departments and agencies that do not have approved appropriations or authorizing bills when the fiscal year begins. In the absence of such a resolution, departments and agencies would have to close until reauthorizing bills were passed.
Fellowship	Often used interchangeably with scholarship or grant, this term refers to awards paid to students either toward the cost of tuition or for living expenses. Fellowships may be outright gift aid or may be given in return for services performed.
Financial Aid Office	The office that administers various forms of financial aid; usually emphasizing undergraduate aid concerns, particularly as they relate to federal aid programs such as Pell Grants, loans, and College Work-Study. Sometimes graduate financial aid is administered in this office also, depending upon the structure of the institution.
Higher Education Act (HEA)	In 1965 the Higher Education Act established permanently the U.S. government's role in providing grants and loan programs to ensure access to higher education, especially for racial and ethnic minorities and the economically disadvantaged.

Reauthorization	A term used in the U.S. government to denote renewal of an existing act of Congress.
Sequester	A term used in the U.S. government to describe automatic spending cuts put into place by order of the president, as required by the Gramm-Rudman-Hollings Deficit Reduction Act.
Stipend	Usually refers to funds used to pay for living expenses; stipends are sometimes in the form of direct grants with no service required, others are payment for services.
Title IV	Part of the Higher Education Act, this title contains the student aid legislation for Pell, SEOG, Perkins Loans, Stafford Loans, Supplemental Loans for Students (SLS), and State Student Incentive Grants (SSIG).
Title VI	Part of the Higher Education Act, this title contains legislation on international education, including Foreign Language and Area Studies Fellowships, and Fulbright-Hays Doctoral Dissertation Awards.
Title IX	Part of the Higher Education Act, this title pertains exclusively to graduate education. It contains legislation for the Minority Participation Grants, Patricia Roberts Harris Fellowships, Jacob Javits Fellowships, and National Need Fellowships.
Tuition Waiver	Sometimes called tuition remission or tuition reduction, this term refers to the mechanism used by institutions to offset students' tuition charges.

GLOSSARY OF ACRONYMS AND ABBREVIATIONS

AACRAO	American Association of Collegiate Registrars and Admissions Officers
ABD	All But Dissertation
ADAMHA	Alcohol, Drug Abuse, and Mental Health Administration
ACT	American College Testing Service
AFSA	Application for Federal Student Assistance, a need analysis form produced by the U.S. Department of Education.
BEOG	Basic Educational Opportunity Grant, now called Pell Grant.
BIA	Bureau of Indian Affairs

CIC	Committee on Institutional Cooperation
CM	Congressional Methodology, a federally-approved need analysis system.
COE	Cost of Education allowance
CONSERN	Consortium Supplemental Education Resources Needs, an alternative loan program.
CR	Continuing Resolution, a term used by the U.S. government.
CSS	College Scholarship Service
CWSP	College Work-Study Program
DOE	Department of Energy, not to be confused with the Department of Education (ED).
ED	Department of Education
EDGAR	Department of Education General Administrative Regulations
ETS	Educational Testing Service
FAF	Financial Aid Form, a need-analysis document produced by the College Scholarship Service.
FAFNAR	Financial Aid Form Need Analysis Report, a need analysis report produced by the College Scholarship Service when a student and/or parent submits an FAF.
FAO	Financial Aid Office or Financial Aid Officer
FFS	Family Financial Statement, a need analysis document produced by ACT.
FICA	Federal Insurance Corporation of America (Social Security tax).
FISAP	Fiscal Operations Report and Application to Participate. The application used by the Department of Education for institutions to apply for "campus-based" funds.
FLAS	Foreign Language and Area Studies Fellowship
FY	Fiscal Year; in the U.S. government the fiscal year runs from October 1 through September 30.

GA	Graduate Assistant or Graduate Associate
GAPSFAS	Graduate and Professional School Financial Aid Service. A financial aid application and need-analysis service used exclusively by graduate and professional students and schools.
GEM	Graduate Engineering for Minorities
G*POP	Graduate and Professional Opportunities Program, renamed Patricia Roberts Harris Fellowship.
GRA	Graduate Research Assistant, sometimes called RA.
GRE	Graduate Record Examinations
GSL	Guaranteed Student Loan, now called Stafford Loan, a federally-subsidized loan.
GTA	Graduate Teaching Assistant, sometimes called Teaching Assistant, TA, or Teaching Fellow, TF.
HACU	Hispanic Association of Colleges and Universities, established in 1986 and located in San Antonio, Texas.
HBCU	Historically Black Colleges and Universities
HEA	Higher Education Act
HEAF	Higher Education Assistance Foundation
HEAL	Health Education Assistance Loan
HPSL	Health Professions Student Loan
IIE	Institute of International Education
IREX	International Research and Exchange Board
NAFSA	Association of International Educators, formerly the National Association for Foreign Student Affairs
NAS	National Academy of Sciences

NASA	National Aeronautics and Space Administration
NASFAA	National Association of Student Financial Aid Administrators
NDSL	National Direct Student Loan, now called Perkins Loan, a federal, low-interest loan.
NELLIE MAE	New England Loan Marketing Association, a regional secondary loan market.
NIH	National Institutes of Health
NIMH	National Institute of Mental Health
NPRM	Notice of Proposed Rule-Making
NPSAS	National Postsecondary Student Aid Study, produced by the U.S. Department of Education, Office of Educational Research and Improvement.
NRC	National Research Council
NRSA	National Research Service Award
NSERC	Natural Sciences and Engineering Research Council of Canada
NSF	National Science Foundation
NUCEA	National University Continuing Education Association
ONR	Office of Naval Research
PHS	Public Health Service
PRH	Patricia Roberts Harris fellowships
QC	Quality Control, a project administered by the U.S. Department of Education to monitor the use of Title IV funds.
RA	Research Assistant, sometimes called Graduate Research Assistant, GRA.
SALLIE MAE	Student Loan Marketing Association, a national secondary loan market.
SEOG	Supplemental Educational Opportunity Grant, a federal grant for undergraduates only.

SLS	Supplemental Loans for Students, a federal loan at market rates.
SSCR	Social Science Research Council
SSIG	State Student Incentive Grants
TA	Teaching Assistant, sometimes called Teaching Fellow, TF, or Graduate Teaching Assistant, GTA.
TBI	Traditionally Black Institution
TERI	The Education Resources Institute, an alternative loan program.
TF	Teaching Fellow, sometimes called Teaching Assistant, TA, or Graduate Teaching Assistant, GTA.
TWI	Traditionally White Institution
USAF	United Student Aid Fund, a national loan guarantee agency.
USIA	United States Information Agency
VA	Veterans Administration

Appendix III

Grants

This section is not intended to be a comprehensive listing of all the grant sources available to graduate students. It does include many of the major federal support sources and some of the private sources. Appendix IV contains a similar listing of federal and private support sources for underrepresented minority students.

U.S. GOVERNMENT GRANTS

Jacob Javits Fellowships

The federal appropriation was $7.9 million in fiscal year 1990. In 1990–91, approximately 105 new fellowships and 420 continuing fellowships were awarded.

Title IX, Part C of the Higher Education Act, the Javits Fellowship Program, formerly known as the National Graduate Fellowship Program, is a grant available for graduate students studying in the arts, humanities, and social sciences to use at the school of their choice. Prospective graduate students apply directly to the Department of Education for this "portable" award. Students who have 20 or fewer graduate semester hour credits at the time of application are eligible to apply. Students are selected in a national competition. Javits fellows receive $6,000 toward the cost of tuition (the institution must provide the remaining tuition in a grant) and a $10,000 stipend each year depending upon the students' financial need as determined by Congressional Methodology (see Appendix VII). Recipients must be U.S. citizens or permanent residents (or in the process of becoming such). For students in good standing, the award is available for up to 48 months of graduate study.

The application deadline is early February; awards are made in early April.

Contact: Dr. Allen Cissell
Jacob Javits Fellowship Program
U.S. Department of Education
7th and D Streets, SW, ROB-3
Washington, DC 20202-5152
(202) 708-9415

Fellowships in Areas of National Need

The federal appropriation was $15.8 million in fiscal year 1990. Twenty new and 82 continuing institutional awards were made in 1990–91.

Title IX, Part D, the National Need Fellowship Program, has been in existence since 1988. Institutions apply directly to the Department of Education for this award. Grants are available in areas of national need, designated by the Secretary of Education. Current areas include chemistry, engineering, mathematics, and physics. Areas of national need are determined in consultation with other federal agencies and non-profit organizations concerned with doctoral education.

This program is designed to promote teaching and research through fellowships to assist graduate students of superior ability. Grants are awarded competitively to institutions for three-year traineeships in doctoral programs. Students are selected by recipient departments. Institutions must confirm that awardees have financial need, excellent academic records, and plan teaching or research careers.

Academic departments are encouraged to award these fellowships to students from groups traditionally underrepresented in these academic areas. Recipients must be U.S. citizens or permanent residents (or in the process of becoming such). For students in good standing, fellowships may be renewed for a total of three years.

Grants to institutions range from $100,000 to $500,000 per year ($220,000 is the average award), and require that at least 60% of the funds be used for student stipends and no more than 40% for tuition, fees and other costs.

In 1990, the application deadline was mid-January for new awards and early April for continuing awards. Because this program is new, it is advisable to check with the Department of Education for future deadline dates. New 1990–91 awards were announced in late April. The Department of Education recognizes the need to announce these awards on a more timely basis and will attempt to do so in the future.

Contact: Dr. Allen Cissell
Fellowships in Areas of National Need
U.S. Department of Education
7th and D Streets, SW, ROB-3
Washington, DC 20202-5152
(202) 708-9415

Patricia Roberts Harris Public Service Fellowships

The federal appropriation was $3.28 million in fiscal year 1990. For 1990–91, 84 new awards and 142 continuing awards were made.

Part of the Higher Education Act, Title IX, Part B, this program is administered by the U.S. Department of Education and makes awards to institutions for fellowships to students who demonstrate financial need and an interest in pursuing a career in public service. Institutional grants are made to support

master's and doctoral study in fields related to public service, such as public administration, social work and public welfare. Students are selected by the recipient institution and receive an annual stipend of up to $10,000. The institutional allowance is $6,000. Institutions may waive the cost of tuition and required fees, or if tuition is charged, the institution must provide the difference between its tuition cost and the $6,000 cost of education allowance. For students in good standing, awards are available for three years of graduate study.

The application deadline is mid-December; awards are made in early March.

Contact: Charles Miller
U.S. Department of Education
7th and D Streets, SW, ROB-3, Room 3514
Washington, DC 20202-5251
(202) 708-8395

National Science Foundation Fellowships

The federal appropriation was $38 million in fiscal year 1990. For 1990–91, 850 new awards were made, including 68 fellowships for a new program for women in engineering. In addition, 150 minority fellowships, including 12 fellowships for women in engineering were awarded. There are 1,304 continuing fellowships and 164 minority continuing fellowships in 1990–91.

The goal of this program is to improve the human resource base of science and engineering in the United States. This fellowship is for students studying in engineering, natural sciences, social sciences, and the history and philosophy of science. U.S. citizens or permanent residents of the United States are eligible to apply. Applicants must not have completed, by the beginning of the fall term, more than 20 semester hours, 30 quarter hours or the equivalent.

NSF Fellows receive $6,000 toward the cost of tuition and required fees (the institution must pay the remaining tuition in the form of a grant). The annual stipend is $12,900. For students in good standing, awards are available for three years of graduate study.

The application deadline is November 9; awards are announced in mid-March. The fellowship competition is administered by the National Research Council. The Fellowship Program Director at NSF is Susan Sherman, (202) 357-7536.

Contact: The Fellowship Office
National Research Council
2101 Constitution Avenue, NW
Washington, DC 20418
(202) 334-2872

Department of Defense Graduate Fellowships

National Defense Science and Engineering Graduate Fellowships

The federal appropriation was $10 million in fiscal year 1990. For 1990–91, 114 new awards and 130 continuing awards were made.

Begun in 1989, these portable fellowships are for doctoral students in select fields of science and engineering. The award covers the full cost of tuition and fees. In addition, students receive $15,000, $16,000, and $17,000 stipends over the three-year period; academic departments receive a $2,000 allowance each year.

The application deadline is mid-January; awards are made in mid-March. The fellowship competition is administered by the Battelle Corporation.

Contact: Dr. George Outterson
Battelle Corporation
NDSEG Fellowship Program
200 Park Drive, Suite 211
P.O. Box 13444
Research Triangle Park, NC 27709
(919) 549-8505

Office of Naval Research Fellowships

The federal appropriation is $4 million. Each year 45–50 new awards are made.

These three-year portable fellowships are for entering graduate students in selected fields such as engineering, computer science, applied physics, biology/biomedical sciences, cognitive and neural sciences. The award provides tuition and fees and a stipend of $14,750, $15,590, and $17,150 over the three years, plus a $2,000 annual departmental allowance.

The program is administered by:

Dr. W. S. Vaughan
Department of the Navy
Office of the Chief of Naval Research
800 North Quincy Street
Arlington, VA 22217
(703) 696-4323

The fellowship competition is managed by the American Society for Engineering Education.

Contact: American Society for Engineering Education
Projects Office
11 Dupont Circle, Suite 200
Washington, DC 20036

United States Air Force Graduate Fellowships

Each year 25 three-year awards are made. This fellowship is designed to increase the number of U.S. citizens educated in disciplines of science and engineering critical to the U.S. Air Force. Awards are made to outstanding graduate students to support study and research leading to doctoral degrees.

Recipients receive full tuition and fees plus a stipend of $15,000 for the first year, $16,000 for the second year, and $17,000 for the third year. The fellow's academic department receives $2,000 per year.

The application deadline is mid-January; awards are made by the end of March. The fellowship competition is administered by the Southeastern Center for Electrical Engineering Education (SCEEE). Preference is given to undergraduates and first-year graduate students.

Contact: SCEEE Fellowship Program
1101 Massachusetts Avenue
St. Cloud, FL 34769
(404) 892-6146

National Institutes of Health Training Grants (NIH)

Academic departments apply directly to NIH for training grants. Grants usually provide the full amount of tuition and fees plus a stipend of $8,500 paid over a twelve-month period. If the source of the award is a National Institutes of Health Training Grant, funded through the National Research Service Award (NRSA) Act of 1974, it is expected that following NRSA funding the student will serve in one of the fields of teaching or research (including basic research in pharmaceutical and chemical industries), or approved alternate service for a period usually as long as the duration of the traineeship. Trainees who do not work in approved fields will be required to "pay back" only the amount of the stipend received. According to NIH regulations, appointments may be made for a period of no less than nine months. The graduate dean should know which graduate departments have NIH Training Grant funding and the duration of these contracts.

In addition, NIH administers a minority fellowship program. Called the Minority Access to Research Careers (MARC) National Institute of General Sciences Predoctoral Fellowships Program, the details are outlined in Appendix IV.

Health Professions Grants

These grants are awarded to institutions by the U.S. Department of Health and Human Services. Support for master's and doctoral study is available in the fields of nursing, clinical psychology, health

administration, public health, and allied health professions. Grants vary from school to school. A description of each of the programs is available in a booklet entitled *Factsheets on Programs Administered by the Bureau of Health Professions.*

Contact: Bruce Baggett
U.S. Department of Health and Human Services
Bureau of Health Professions
Health Resources and Services Administration
5600 Fishers Lane
Rockville, MD 20857
(301) 443-4776

National Aeronautics and Space Administration (NASA)

Graduate Student Researchers Program

The federal appropriation was $6.1 million in fiscal year 1990. Approximately 80 new awards are made each year.

This program awards grants to graduate students whose research is compatible with NASA research programs. Awardees are selected each year based on a competitive evaluation of academic qualifications, the proposed research plan or plan of study, and, where appropriate, the planned utilization of NASA research facilities. Fellowships are for one year and are renewable for up to three years, based on progress and evaluation reports. Students may enter the program any time during their graduate work or may apply prior to receiving their baccalaureate degrees.

The application deadline is February 1; awards are made by April 15.

National Space Grant College and Fellowship Program

The federal appropriation was $6.8 million for fiscal year 1990.

In 1987, Congress authorized the National Space Grant College and Fellowships Program to help maintain United States capabilities in aerospace and technology through a national network of universities, industry, and federal, state and local governments. The program is comprised of 1) designated space grant college/consortia, that will provide leadership for a national network on universities and colleges; 2) awards to support space grant programs at other institutions that will expand university participation in aerospace fields; and 3) space grant fellowships. In 1989, 21 colleges and consortia were selected as designated space grant institutions. Phase II of the program was announced in June of 1990. A second competition will be held to broaden the base of the program. This competition will provide an opportunity for all states not now involved in the space grant program to submit proposals to participate as members of space grant state consortia.

Because this program is new, the application deadline had not been set at the time this information was received. Check with NASA for application and award notification dates.

Contact: Elaine Schwartz, Chief
University Programs Branch
NASA, Education Affairs Division
400 Maryland Avenue, SW, Code XEU
Washington, DC 20546
(202) 453-8344

Global Change Research

Approximately 25 awards were made in 1990; the number will increase substantially in future years, subject to availability of funds.

Global Change Research Fellowships are available for students pursuing Ph.D.s in aspects of global change research. The purpose of the award is to ensure a continued supply of highly qualified scientists to support rapid growth in the study of earth as a system.

The application deadline is May 15; awards are announced on June 15.

Contact: NASA Headquarters
Code S
Washington, DC 20546
(202) 453-1420

Graduate Cooperative Education

The Graduate Cooperative Education Program is tailored to the individual student and is usually designed around a series of work experiences. These work intervals may be in one work area or encompass various work experiences. At present, all work experiences are at the NASA Langley Research Center in Hampton, VA. Permanent positions may be available after graduation.

Application deadlines vary. Interested applicants should contact NASA directly to discuss the deadlines at the various locations.

Contact: NASA, Personnel Office
Washington, DC 20546
(202) 453-2607

U.S. GOVERNMENT GRANTS FOR INTERNATIONAL STUDY

International Studies Fellowships

Language preparation and international travel very often are an integral part of doctoral students' programs. The federal government, as well as several private foundations, provides funds for international study and travel.

Title VI of the Higher Education Act, Funds for International Education, provides several fellowships for graduate students. Both the Foreign Language and Area Studies Fellowships and the Fulbright-Hays Doctoral Dissertation Awards are part of Title VI and are administered by the Department of Education. In addition, USIA administers a Fulbright Program. All are described below.

Foreign Language and Area Studies Fellowships

The federal appropriation was $9.4 million in fiscal year 1990. Approximately 650 students are supported during the academic year; 350 for summer school.

These fellowships are awarded competitively to academic departments or programs serving as language and area studies Resource Centers. They support graduate study in foreign languages, area and international studies. Students are selected from recipient academic departments or programs and are provided an annual stipend of $7,000, plus a tuition grant. Summer stipends are $1,500 plus tuition.

The institutional application deadline for both the Resource Center grants and the fellowship awards is mid-November; awards are made by the end of March.

Contact: John Paul, Chief
Advanced Training and Research Branch
Center for International Education
U.S. Department of Education
7th and D Streets, SW, ROB-3
Washington, DC 20202-5331
(202) 708-9298

Fulbright-Hays Doctoral Dissertation Fellowships

The federal appropriation was $1.5 million in fiscal year 1990. Approximately 85 students are supported each year.

Six-month to one-year stipends are awarded to students for doctoral dissertation research. Awards are given for all world areas except western Europe, and range from $5,000 to $50,000, depending upon the cost of living in the area of study.

Schools must request application materials by July and distribute them to their students. The student application deadline is late October; awards are confirmed in late June, although fellows are often notified earlier.

Contact: John Paul, Chief
Advanced Training and Research Branch
Center for International Education
U.S. Department of Education
7th and D Streets, SW, ROB-3
Washington, DC 20202-5331
(202) 708-9298

Business and International Education/Centers for International Business Education

Although neither of these programs provides direct fellowship support to graduate students, graduate deans may want to apply to either or both of these programs. Designed to strengthen linkages between institutions and the American business community, grants are provided either for specific projects or for schools interested in becoming Centers for International Business Education. Over $3 million is available nationally for these programs and the federal government is interested in funding them more significantly in future years.

The application deadlines are in early November for new projects and mid-April for International Business Center proposals.

Contact: Susanna Easton
Center for International Education
U.S. Department of Education
7th and D Streets, SW, ROB-3
Washington, DC 20202-5247
(202) 708-8764

USIA Fulbright Fellowships (IIE)

The federal appropriation, along with support from host countries was approximately $5 million in fiscal year 1990. Approximately 500 students are supported each year.

This program is funded through the United States Information Agency (USIA) and administered by the Institute of International Education (IIE) in New York. Fellowships are for one year of study abroad. The level of support varies from $2,000 to $26,000 depending upon the cost of living in the area of study. Applicants must be U.S. citizens.

The application deadline is October 31; awards are finalized by the end of June.

Contact: Theresa Granza
Institute of International Education
U.S. Student Programs
809 United Nations Plaza
New York, NY 10017
(212) 984-5329

OTHER FEDERAL GRANTS

There are several other federal funding sources for graduate education. Some are very small and/or earmarked for certain fields of study. For example, the U.S. Department of Energy has a graduate fellowship program and the National Institute of Mental Health (NIMH) has traineeships in fields related to mental health.

PRIVATELY-SPONSORED GRANTS FOR GRADUATE STUDY

Mellon Fellowships in the Humanities

The Woodrow Wilson Foundation offers Mellon Fellowships in the Humanities. This program is being phased out, with the last new cohort of Mellon Fellows to be named for 1992–93. The award provides a full tuition grant for the first year, a two-thirds tuition grant for the second year (with the institution required to pay the remaining one-third of the tuition), and a stipend of $11,500 (1990–91) for the first two years of graduate study. Recipients may receive a dissertation-year award upon approval of their academic departments, with the goal of completing the dissertation within a five-year period. Undergraduates are nominated by their academic advisors to compete in a regional competition. For the 1991–92 academic year, graduate schools may enroll a maximum of eight new Mellon Fellows; in 1992–93, the last year a new cohort will be named, schools may enroll a maximum of six new Mellon Fellows.

The nomination deadline is in early November; applications must reach the regional chairmen by early December; winners will be notified in mid-March.

Contact: Dr. Robert Goheen
Woodrow Wilson Foundation
Mellon Fellowship in the Humanities
P.O. Box 288
Princeton, NJ 08542
(609) 924-4713

Hertz Fellowships

The Fannie and John Hertz Foundation offers fellowships to promote education and enhancement of the defense potential and technology stature of the United States. Applications are accepted from

college seniors as well as from those already in graduate programs. The field of study must involve the physical sciences. U.S. citizenship or documented evidence of application to receive it, is required of all applicants. The duration of the fellowship is one year, and awards are often renewed for as many as five years. The stipend is $15,000 plus the foundation pays $8,000 toward the cost of tuition (the institution is required to pay, in the form of a grant, the difference between the cost of tuition and $8,000).

The application deadline is November 1; winners are notified in early March.

Contact: Kathryn Smith
Fannie and John Hertz Foundation
Graduate Fellowship Program
P.O. Box 2230
Livermore, CA 94550-0130
(415) 449-0855

Howard Hughes Fellowships

The Howard Hughes Medical Institute is a medical research organization dedicated to basic biomedical research and education. In 1987 the Institute launched a grants program to help strengthen education in medicine, biology, and related sciences, complementing its medical research programs.

Hughes Doctoral Fellowships are intended for students at or near the beginning of their doctoral study in biological sciences. Applicants may be college seniors, college graduates with no, or limited, post-baccalaureate graduate study in the biological sciences, or first-year graduate students. Those who have completed, by the beginning of the fall term, the first year of a full-time graduate program in biological sciences are not eligible. International students may compete for this award.

Fellowships are awarded for three years with possible extensions for an additional two years, thus providing a maximum of five years of full support. For 1990–91, 66 fellowships were awarded. The tenure is twelve months and the fellowship years must be consecutive. The annual stipend is $13,500. The Institute provides an $11,700 cost-of-education allowance in lieu of tuition and fees. At least $1,700 must be used for the direct benefit of the fellow; for example, for health insurance, books and supplies, computer-related expenses, travel to scientific meetings, or clerical services.

The application deadline is November 9; awards are made in early April. The fellowship competition is administered by the National Research Council.

Contact: The Fellowship Office
National Research Council
2101 Constitution Avenue, NW
Washington, DC 20418
(202) 334-2872

PRIVATELY-SPONSORED GRANTS FOR INTERNATIONAL STUDY

Social Science Research Council

The Social Science Research Council awards fellowships to doctoral candidates in fields related to specific area research. Most awards are funded by the National Endowment for the Humanities, the Ford Foundation, and the William and Flora Hewlett Foundation. Awards range from $1,500 to $60,000. Applicants are selected on the basis of their research proposals.

Application deadlines vary by field.

Contact: Social Science Research Council
605 Third Avenue
New York, NY 10158
(212) 661-0280

International Research and Exchange Board (IREX)

IREX offers fellowships and research exchange programs. Awards are made to doctoral candidates in most major disciplines. IREX grants sponsor study abroad in the Soviet Union, Bulgaria, Czechoslovakia, Germany, Hungary, Poland, Rumania, Yugoslavia, and the Mongolian People's Republic.

Candidates must be U.S. citizens who have a strong command of the language of the host country.

The application deadline and awards notification vary. Last year's earliest deadline was October; awards are announced as late as June.

Contact: Jennifer Wilson
Program Officer
IREX
126 Alexander Street
Princeton, NJ 08540-7102
(609) 683-9500

Other Funding Sources

There are several other privately-sponsored grant sources for international study and travel. The Institute of International Education (IIE) has recently published, through Peterson's Guides, a book

entitled *Financial Resources for International Study: A Definitive Guide to Organizations Offering Awards for Overseas Study.*

PRIVATELY-SPONSORED GRANTS FOR DISSERTATION COMPLETION

Charlotte W. Newcombe Doctoral Dissertation Fellowships

Administered by the Woodrow Wilson Foundation, the purpose of this program is to encourage original and significant study of ethical or religious values in the humanities and social sciences. There are no citizenship restrictions; recipients must attend U.S. graduate schools. Applicants must be enrolled and have completed all requirements except the dissertation for the Ph.D., Ed.D., or Th.D. degree. Fellows receive an $11,500 stipend for twelve months.

Approximately 40 awards are granted each year. Applications must be postmarked by December 14 in the U.S. and by November 30 from outside of the U.S.; awards are announced in April.

Contact: Judith Pinch
Woodrow Wilson Foundation
Charlotte W. Newcombe Doctoral Dissertation Fellowship Program
P.O. Box 642
Princeton, NJ 08542
(609) 924-4666

Spencer Fellowships

Administered by the Woodrow Wilson Foundation, this fellowship is provided to support the last full year of doctoral dissertation research and writing in an area relevant to education.

Applicants must be citizens of the U.S. or Canada or permanent residents, and enrolled at a graduate school in the United States. A $15,000 stipend is awarded for twelve months of full-time research and writing.

Approximately 30 fellowships are awarded each year. The application deadline is November 15; awards are made in March.

Contact: Ann Adams
Woodrow Wilson Foundation
Spencer Dissertation Year Fellowships
P.O. Box 410
Princeton, NJ 08542
(609) 924-4666

Other Funding Sources

There are several other smaller dissertation fellowships such as the MacArthur Foundation Dissertation Fellowship, available for graduate students.

Appendix IV

Support for Specific Populations

U.S. GOVERNMENT GRANTS

Ronald McNair Fellowship Program

The federal appropriation was $1.4 million in fiscal year 1990. Fifteen institutional awards were made in 1990–91.

Part of the Higher Education Act, Title IV, the McNair Program is designed to provide research opportunities, counseling, and enrichment activities for low income, minority, and first-generation undergraduates who have completed their sophomore year of college. Such opportunities can be provided either during the summer or the academic year with the goal of enabling the students served to enter and pursue graduate programs.

The first year in which funds were allocated for this program was 1989. The range of institutional awards is $20,000 to $200,000. No less than two-thirds of the students participating in the project must be low-income individuals who are first-generation college students as defined in the Department of Education regulations; the remaining students must be from a group that is underrepresented in graduate education. Participating students may receive stipends of up to $2,400.

Institutions apply directly to the Department of Education for these funds. The application deadline is in June; awards are made in late September.

Contact: May J. Weaver
U.S. Department of Education
7th and D Streets, SW, ROB-3, Room 3060
Washington, DC 20202
(202) 708-4804

Grants to Encourage Minority Participation

The federal appropriation was $3.5 million in fiscal year 1990. In 1990–91 approximately 40 institutional awards were made.

Part of the Higher Education Act, Title IX, Part A, this program is administered by the U.S. Department of Education. Competitive grants are made to institutions to provide fellowships to talented undergraduate students who demonstrate financial need and are from minority groups that are traditionally underrepresented in graduate education. Grants are awarded to provide students with effective preparation for graduate study by participating in research programs and scholarly activities. The program of study must consist of research assignments, either in the summer or during the academic year, augmented by seminars and other educational experiences. All funds received under this program must be used for direct fellowship support; there is no cost-of-education allowance.

Authorized as part of the 1986 reauthorization of the Higher Education Act, this grant requires a separate institutional application to the Department of Education. The application deadline is mid-October; awards are made in early March.

Contact: Walter Lewis
U.S. Department of Education
7th and D Streets, SW, ROB-3, Room 3514
Washington, DC 20202-5251
(202) 708-9393

Patricia Roberts Harris Graduate and Professional Fellowship Program

The federal appropriation was $15.7 million in fiscal year 1990. This funding supports approximately 270 new awards and 754 continuing student awards.

Part of the Higher Education Act, Title IX, Part B, this program is administered by the U.S. Department of Education. Competitive awards are made to institutions for fellowships to minorities, women, and other underrepresented populations. Fellowships are awarded to entering and first-year full-time graduate students who are pursuing graduate (master's and doctoral) and professional study. Students apply through the participating institutions they plan to attend. Stipends of up to $10,000 are awarded, based on financial need. The institutional allowance is $6,000. Institutions may waive the cost of tuition and required fees, or if tuition is charged, the institution must provide the difference between their tuition cost and the $6,000 cost of education allowance. Students in good standing can receive up to three years of support.

The institutional application deadline is mid-November; awards are made by the end of January.

Contact: Charles Miller
U.S. Department of Education
7th and D Streets, SW, ROB-3, Room 3514
Washington, DC 20202-5251
(202) 708-8395

National Science Foundation Minority Graduate Fellowships

In 1990, 150 fellowships were awarded, including 12 fellowships to minority women in engineering.

The goal of this program is to improve the human resource base of science and engineering in the United States and to increase the number of practicing scientists and engineers who are members of ethnic minority groups that traditionally have been underrepresented in the advanced levels of the nation's science and engineering talent pool. This fellowship is for minority students studying in engineering, natural sciences, social sciences, and the history and philosophy of science. U.S. citizens or permanent residents of the United States are eligible to apply. Applicants must not have completed, by the beginning of the fall term, more than 20 semester hours, 30 quarter hours or the equivalent.

NSF Fellows receive $6,000 toward the cost of tuition and required fees (the institution must pay the remaining tuition in the form of a grant). The annual stipend is $12,900. For students in good standing, awards are available for three years.

In 1990 a new fellowship was added to encourage women to undertake graduate study in engineering.

The application deadline is November 9; awards are announced in mid-March. The fellowship competition is administered by the National Research Council. The Fellowship Program Director at NSF is Susan Sherman, (202) 357-7536.

Contact: The Fellowship Office
National Research Council
2101 Constitution Avenue, NW
Washington, DC 20418
(202) 334-2872

Minority Access to Research Careers (MARC)

This program provides support for research training leading to the Ph.D. degree in the biomedical sciences. U.S. citizens or permanent residents who are American Indians, Blacks, Hispanics, or Pacific Islanders are eligible to apply. Recipients must have participated in a MARC Honors Undergraduate

Research Training Program and be admitted to a graduate school. The award provides tuition and an annual stipend of $8,500 for up to five years.

The application deadline is January 10.

Contact: MARC
National Institutes of General Medical Sciences
National Institutes of Health
Bethesda, MD 20892

National Aeronautics and Space Administration (NASA)

NASA has created what it calls an underrepresented minority focus, designed to increase minority participation in graduate study and research, and ultimately, in space science and aerospace technology careers. Students may enter the program at any time during their graduate work or may apply prior to receiving their baccalaureate degrees.

Contact: NASA Headquarters
Code XEU
Washington, DC 20546
(202) 453-8344

Bureau of Indian Affairs, Higher Education Program

Grant support is available for American Indian students enrolled in degree-granting accredited colleges and universities. Applicants must be persons of one-fourth or more Indian blood who are members of tribes for which the federal government has trust responsibility.

Contact: Home Agency
American Indian Scholarships, Inc.
P.O. Box 1106
Taos, NM 87571

or

Reginald Rodriguez
Program Director
Office of Indian Education
Bureau of Indian Affairs
18th and C Streets, NW Washington, DC 20240
(202) 343-4879

PRIVATELY-SPONSORED GRANTS

Ford Foundation Fellowships

This program is designed to increase the presence of underrepresented minorities on the nation's college and university faculties. Fellowships are tenable at any accredited non-profit United States institution of higher education offering Ph.D.s and Sc.D.s in eligible fields.

Awards are available for study in research-based doctoral programs in the behavioral and social sciences, humanities, engineering, mathematics, physical sciences, and biological sciences, or for interdisciplinary programs comprised of two or more eligible disciplines. The program seeks to identify individuals of demonstrated ability who are members of minority groups that have been underrepresented among the disciplines supported by this program, and to provide opportunities for them to engage in advanced study leading to the Doctor of Philosophy (Ph.D.) or Doctor of Science (Sc.D.) degree.

Fellowships are offered to individuals who are U.S. citizens or permanent residents of the United States at the time of application, and who are members of one of the following groups: Alaskan Natives (Eskimo or Aleut), Native American Indians, Black Americans, Mexican Americans (Chicanos), Native Pacific Islanders (Polynesian or Micronesian), and Puerto Ricans.

Pre-doctoral Awards

Awards provide an annual stipend of $11,000 to the Fellow for each of three years of fellowship tenure, and an annual institutional grant of $6,000 to the fellowship institution in lieu of tuition and fees. Additionally, the Ford Foundation will provide a $1,000 grant to the undergraduate department of each Fellow, to be used by the department to encourage minority students to consider graduate study and academic careers.

Dissertation Awards

Dissertation fellowships are available for a twelve-month period. Fellows with previous fellowship support cannot begin Ford Fellowship tenure until their previous fellowship support has ended. Dissertation Fellows receive a stipend of $18,000.

Contact: Ford Foundation Pre-doctoral and Dissertation Fellowships
The Fellowship Office
National Research Council
2101 Constitution Avenue
Washington, DC 20418
(202) 334-2872

National Consortium for Graduate Degrees for Minorities in Engineering (GEM)

GEM was formed in 1976 to help encourage minority men and women to pursue graduate study in engineering. It was created specifically to assist American Indian, Black American, Mexican American, and Puerto Rican students in obtaining practical experience through summer internships at consortium employer work-sites and to finance graduate study toward a master's or Ph.D. degree.

GEM administers several fellowship programs.

M.S. Engineering Fellowship Program

GEM began its operation fifteen years ago with this master's fellowship program. Each fellow is provided with a GEM employer-sponsored summer internship and a portable fellowship tenable at one of sixty GEM universities. The fellowship consists of tuition, fees, and a $6,000 stipend per academic year.

Ph.D. Fellowship Programs

Two new GEM Fellowship Programs were initiated in the fall of 1989. The Ph.D. Science Fellowship and the Engineering Fellowship programs provide opportunities for minority students to obtain a Ph.D. degree in the natural sciences or in engineering through a program of paid summer research internships and financial support. Open to U.S. citizens who belong to one of the ethnic groups underrepresented in the natural sciences and engineering, GEM fellowships are awarded for a twelve-month period. Fellowships are tenable at universities participating in the GEM Science or Engineering Ph.D. Program. Awards include tuition, fees and a $12,000 stipend. After the first year of study GEM fellows are supported completely by their respective universities, and support may include teaching or research assistantships.

Forty portable fellowships are awarded annually in each program. The application deadline is December 1; awards are announced by February 1.

Contact: GEM
Box 537
Notre Dame, IN 46556
(219) 287-1488

National Physical Science Consortium (NPSC)

The National Physical Science Consortium offers fellowships at participating NPSC institutions to women and minorities studying in the physical sciences. Applicants must be U.S. citizens who are women or are a member of one of the following minority groups; American Indian, Black American, Mexican American, or Puerto Rican. Fellowships provide tuition, fees, and a $10,000 stipend each year. Fellows also earn money through the summer employment program with participating national laboratories and industry.

The application deadline is December 1; awards are announced in January.

Contact: Nan Snow, Executive Director
National Physical Sciences Consortium
% University of New Mexico
O'Loughlin House, University Blvd.
Box 30001, Dept. 3NPS
Las Cruces, NM 88003
(505) 646-6037

National Hispanic Scholarship Fund

Grants are available for graduate students of Mexican American, Puerto Rican, Cuban, Caribbean, Central American, or South American heritage attending a college or university in the United States.

Contact: National Hispanic Scholarship Fund
P.O. Box 728
Novato, CA 94948

Minority Access Program (MAP)

Begun in the summer of 1989, MAP is designed to encourage minority students to enter the fields of public service and international affairs at both the national and state levels. Participating students are required to attend a Junior Institute in the summer after their junior year in college, and they can choose among three opportunities for the summer of their senior year; an internship, a Senior Institute,

or language studies. Upon successful completion of both of these activities, the student is entitled to a one-year fellowship that provides tuition and a $7,000 stipend. The institution receives $6,000 toward the cost of tuition from the foundation. The program began in the summer of 1989.

Contact: Richard O. Hope, Director
Minority Access Program
Woodrow Wilson National Fellowship Foundation
Box 642, 330 Alexander Street
Princeton, NJ 08542
(609) 924-4666

Appendix V

Other Employment

Even for full-time students, employment at off-campus locations provides a means of generating additional income. In many institutions student employment and/or financial aid offices provide an information service for off-campus employment opportunities.

Some universities enter into formal agreements with off-campus entities, such as non-profit agencies, businesses, government units, industries, public and private school systems, and community colleges, for the on-site placement of graduate students. In such cases the entity provides the stipend and may also provide additional assistance for travel, administrative costs, and/or partial tuition payment. A lump sum payment may be provided to the university, acting as a fiscal agent, or direct payment may be made to the student from the cooperating agency. Graduate students are selected by mutual agreement between the entity and the appropriate academic department, school, or college and are subject to the same regulations that apply to regular on-campus graduate assistants. Universities may want to supplement the payment by providing tuition waivers or other forms of support. Such assignments differ from internships in that the graduate student provides a service to the outside agency, for which he/she does not receive academic credit.

In addition, most institutions conduct an on-campus student employment program that enables enrolled students to earn income from on-campus employment while pursuing a course of study. Graduate deans should acquaint themselves with their institutions' employment policies.

COLLEGE WORK-STUDY PROGRAM

This program provides eligible students with employment opportunities, usually at the university or off campus in public and private, non-profit organizations. The College Work-Study grant pays up to 70% of the wages with the remaining 30% paid by the employing agency. Work-Study is available to graduate students who demonstrate financial need as determined by the need analysis formula known as Congressional Methodology (see Appendix VII).

Employment can be arranged part time during the academic year and full time during the summer. To participate in College Work-Study, applicants must be U.S. citizens or permanent residents and must be making satisfactory academic progress.

Appendix VII explains how to administer the College Work-Study Program, especially as it relates to TA and RA stipends.

INTERNSHIPS

Internships are an integral part of many graduate programs. They provide a practical experience conducted under the joint direction of an on-site supervisor and a campus-based mentor. Students may engage in independent investigations as part of the internship and provide written reports and evaluations of their experience. It is common for interns to receive compensation directly from the cooperating entity and academic credit is normally granted by the university.

Internships have long been used by professional programs as a way both of supporting graduate students and of giving them practical experience. More and more disciplines are seeking such alliances with institutions outside the university in both the public and private sectors as a way of enlarging their students' experience, providing research materials, and of obtaining financial support. Also, some internships open avenues of permanent employment for graduates.

COOPERATIVE EDUCATION

This program integrates work experience with academic study. At some schools students may earn academic credit for faculty-supervised employment in full- or part-time work assignments related to their educational and career interests. In this instance, students pay tuition for course credit in supervised cooperative education field experience. Salaries vary. Administration of these programs varies from school to school. Schools that utilize cooperative education programs for their graduate students often have a placement office with a section devoted to this purpose.

There is a National Center for Cooperative Education located at Northeastern University, 360 Huntington Avenue, Boston, MA 02115. For more information on cooperative education, contact Peter Franks at (617) 437-3778.

Appendix VI

U.S. Loans

U.S. GOVERNMENT LOANS

Perkins Loans

Formerly the National Direct Student Loan, a Perkins Loan is a low interest loan (5%) available to both undergraduate and graduate students. The school applies to the U.S. Department of Education for Perkins Loans by completing the FISAP (see Appendix VII) each year. Usually Perkins loans are administered in the financial aid office. The graduate dean may want to negotiate with the office in charge of allocating Perkins Loan funds for a separate allocation to be used specifically for graduate students. To qualify for Perkins Loans students must be U.S. citizens or permanent residents, maintain satisfactory academic progress, and demonstrate financial need, as determined by the need analysis formula known as Congressional Methodology (see Appendix VII). Perkins Loans must be disbursed in two parts over the academic year. Graduate students may borrow up to $18,000. This total includes any amount they borrowed previously while in undergraduate or other graduate programs, even if they have repaid some or all of their prior Perkins Loan. Students have ten years to repay after they graduate, leave school or drop below half time. There is a nine-month grace period before repayment begins.

Stafford Loans

The Guaranteed Student Loan Program has been renamed the Stafford Loan Program. It is available to graduate students who are U.S. citizens or permanent residents of the United States who are enrolled at least half time in a degree or certificate program and are making satisfactory academic progress. Eligible graduate students may borrow up to $7,500 per year, to a total of $54,750 for both undergraduate and graduate study. Interest payments are subsidized by the federal government and students are not required to repay the loan until after they leave school. There is a six-month grace period before repayment begins.

Stafford Loans are available through banks, savings and loan associations, credit unions, pension funds, and, in some cases, directly through the school. To qualify for a Stafford Loan students must demonstrate financial need as determined by the need analysis formula known as Congressional Methodology (see Appendix VII). Borrowers pay an origination fee of 5.5% of the loan amount. This

fee, required by law, is used to offset a portion of the federal interest subsidy. In addition, students may be charged an insurance fee by the guarantee agency. This one-time fee varies by state, ranging from 0 to 3% of the loan amount.

Stafford Loans must be disbursed in two parts over the academic year. The interest rate is 8% for new borrowers until the beginning of the fifth year of repayment, when it increases to 10%, and 7% or 9% for those who have Stafford Loans outstanding at 7% or 9%.

Supplemental Loan for Students (SLS)

Graduate students may also apply for the Supplemental Loan for Students (SLS). Like Stafford Loans, the SLS is guaranteed by the federal government. The government, however, does not subsidize the interest while students are in school. Moreover, SLS repayment may begin while students are in school. The interest rate is set annually at the Treasury Bill rate plus 3.75%, with a 12% cap.

U.S. citizens and permanent residents of the United States who are enrolled in eligible schools at least on a half-time basis and are making satisfactory academic progress may qualify for SLS. Graduate students may borrow up to $4,000 per academic year, to a maximum of $20,000, in addition to amounts borrowed through the Stafford and other loan programs.

SLS loans are not need-based; that is, students may borrow up to the cost of attendance less estimated financial assistance. SLS may be used in place of some or all of the contribution determined by the Congressional Methodology formula.

There is no origination fee, but because these loans are insured by the government, the student may be charged a guarantee fee of up to 3% of the loan amount. Repayment begins within 60 days of the time the loan is made. However, lenders have the option of permitting graduate students to 1) defer principal payments and pay only interest while in school or 2) defer both principal and interest while in school (with this option interest accrues and may compound during the in-school period and is added to the principal, with payments beginning after students leave school). In general, lenders allow borrowers between five and ten years to repay these loans. Supplemental Loans may be obtained through participating banks, savings and loan associations, credit unions, pension funds, and insurance companies. Although they are not as desirable as Stafford Loans, the SLS is a useful source of support for those who do not qualify for the lower interest loans, who need additional financial assistance, or who have a short-term cash flow problem.

Health Education Assistance Loans (HEAL)

Full-time graduate students in health administration, clinical psychology, or public health can apply for these loans. They may borrow up to $12,500 per year for a cumulative total of $50,000 for all years

of graduate study. Interest rates and insurance premiums vary. Repayment can be deferred, but interest continues to accrue during periods of deferment.

Contact: Division of Student Assistance
Health Education Assistance Loan Branch
Room 8-39
5600 Fishers Lane
Rockville, MD 20857
(301) 443-1540

Nursing Student Loans

Accredited schools of nursing are eligible to apply for these loans. Funds may be used for graduate students. The maximum students may borrow is $4,000. The total for all years, including undergraduate study, is $13,000. Interest is 5%; loans are repayable over a ten-year period, beginning nine months after students leave school.

Contact: Division of Student Assistance
Student and Institutional Support Branch
Room 8-34
5600 Fishers Lane
Rockville, MD 20857
(301) 443-4776

PRIVATELY-SPONSORED LOANS

The Education Resources Institute (TERI)

The Education Resources Institute sponsors a loan program for students and their families. It is available for study at any accredited institution of higher education in any state. To qualify applicants must demonstrate credit-worthiness, and either the borrower or the co-signer must be a U.S. citizen. There is no needs test or upper income limit. Loans can be made for $2,000 to $20,000 per year. 'nterest is variable (bank's base rate plus 2%). There is a 4% guarantee fee. Repayment of principal and interest begins thirty to forty-five days after graduation or termination of study. Students pay interest only while they are in school. There is a twenty-year repayment period.

Contact: The Education Resources Institute
330 Stuart Street Boston, MA 02116
1-800-255-TERI

Nellie Mae—GradShare and GradExcel Programs

The New England Loan Marketing Association (Nellie Mae) offers two loan programs for graduate students. Gradshare and GradExcel provide $2,000 to $20,000 a year. GradShare loans are available to

students attending any of the 30 member schools of the Consortium on the Financing of Higher Education (COFHE). GradExcel loans are available to students attending any accredited, degree-granting college or university in the United States. Eligibility for GradShare and GradExcel is based on credit-worthiness, not financial need. A parent, sibling, spouse, or other responsible person is often the primary borrower. Students can choose either a monthly variable rate, not to exceed the prime rate plus 2%, or a one-year renewable rate, not to exceed prime plus 3 or 4%. Two repayment options are available, either monthly payments of principal and interest or interest-only payments with deferment of principal for up to four years while the student is in school. Payments may be spread out for as long as twenty years, depending upon the amount borrowed.

Contact: Nellie Mae
50 Braintree Hill Park, Suite 300
Braintree, MA 02184
(800) 634-9308

CONSERN

CONSERN (Consortium Supplemental Education Resources Need) loans are made available through a cooperative effort of the Consortium of Universities of the Washington Metropolitan Area and the District of Columbia. Loans are available for students attending consortium-member schools in the District of Columbia and for residents of the District to attend any U.S. school. Graduate students may borrow from $2,000 to $20,000 a year for a total of $48,000. The interest rate varies and is adjusted annually. The 1990–91 rate is 10.40%. There is a non-refundable application fee of $55 and a guarantee fee of 5% of the loan. Applicants must be enrolled at least half time and be U.S. citizens or permanent residents of the United States. Applicants must be credit-worthy or have a credit-worthy co-borrower. Repayment begins thirty days after disbursement and can extend up to twelve years. Borrowers may choose to repay interest only while in school.

Contact: CONSERN Loans
1717 Massachusetts Avenue, NW
Washington, DC 20036
(202) 387-5614 or
(800) SOS-LOAN

Appendix VII

Title IV Regulations

This appendix is designed to assist the graduate dean with the many technical details involved in the administration of federal, Title IV (of the Higher Education Act) programs. Some of the information was taken from the *National Association of Student Financial Aid Administrators (NASFAA) Encyclopedia*, a large volume of financial aid regulations and procedures. Most financial aid offices have a copy of this book.

Graduate support differs from undergraduate aid in a number of ways. For one thing, graduate students are not eligible for Pell Grants, a large, need-based, federal financial aid program ($4 billion). Likewise, they are not eligible for the Supplemental Educational Opportunity Grant (SEOG), another federal, need-based undergraduate program. Graduate students who received these funds as undergraduates may not realize that they no longer are eligible once their undergraduate degree has been completed.

Funds for which graduate students do qualify, often overlooked by the graduate dean, are College Work-Study, Perkins Loans, Stafford Loans, and Supplemental Loans for Students. These funds can be used to improve graduate student support offers for those who qualify. After reviewing the regulations and procedures governing the administration of these funds, the graduate dean will want to decide how best to use these funds, if at all, as part of the graduate school support package.

Key to this decision is whether the graduate school is willing and able to staff an office to administer some or all of the details of these programs, or whether any or all of the administration should take place in the financial aid office. This is a campus decision in which the graduate dean will want to participate. If these programs are administered in the financial aid office and that arrangement works well, a change may not be necessary. If, as at many institutions, the graduate dean's office is left out of the Title IV allocation decisions, the graduate dean may want to restructure his or her office to include the administration of these programs.

HOW TO APPLY FOR TITLE IV, "CAMPUS-BASED" FUNDS

College Work-Study and Perkins Loans, along with the undergraduate Supplemental Educational Opportunity Grant program, are what is known as "campus-based" programs. Funds for these programs are appropriated by Congress and awarded to the institution. The institution is responsible for making awards to eligible students. To participate, schools must file an application with the Department of Education each year.

FISAP

The application for "campus-based" funding is called a FISAP, Fiscal Operations Report and Application to Participate. The FISAP is usually completed by the Director of Financial Aid and is submitted by the institution to the Department of Education by October 1 each year. On the FISAP the school is asked to provide income information for all of the students who submitted financial aid applications, even those not receiving aid. The federal formula for allocating funds to institutions is complicated. Currently it is based on a "guarantee" of the same funding level the school received in fiscal year 1985, with reductions applied if the federal appropriation is not at a rate to fund fully all schools at their 1985 level. Given this formula, it is unlikely that institutions will be able to increase their current federal allocation, especially in light of federal budget constraints.

The formula is subject to change, however, in the next reauthorization of the Higher Education Act. It is important, therefore, for the institution to keep a current count of the needy students on its campus. Having these data on hand could prove beneficial if a new allocation formula is adopted. Graduate student data should be included in the FISAP completed each year to define completely to the Department of Education the financial needs of all students on campus. At some schools the FISAP preparation effort is coordinated with the graduate school; at many schools, however, it is not. This lack of coordination could result in the institution's receiving less than its fair share of the federal dollars. It is in the best interest of the graduate school, and the institution as a whole, if graduate student data are included in the FISAP.

Moreover, if graduate students' income data are part of the FISAP, it gives the graduate school even more justification for claiming a portion of the Perkins Loan and College Work-Study funds that flow to the campus.

HOW TO ADMINISTER TITLE IV, "CAMPUS-BASED" FUNDS

If the graduate school administers Title IV financial aid, several administrative details will need to be addressed. Adequate office space and trained staff will be needed. There are many details, consisting of staff time and office space, involved in the administration of these programs. For example, individual student financial aid files should be created, giving the graduate office a place to store the many required documents.

Computer capability is another consideration. Depending upon the size of the graduate school, the graduate dean may want to use a mainframe computer, share time on an existing institutional computer, or operate in a micro-computer environment. There are several financial aid software packages available. For example, Information Associates, Inc. has a mainframe package. For more information, contact them at 3000 Ridge Road East, Rochester, NY 14622, (716) 467-7740. GAPSFAS has a micro-computer package called "Need Analysis Assistant," and the College Scholarship Service has a micro-computer package called "Microfaids." These software packages are designed to help ensure compliance with federal regulations.

If Title IV aid is administered in the graduate dean's office it is best to purchase one of these software packages. Attempting to do this technical work "by hand" is time-consuming and the institution runs the risk of making errors that could be cited in an audit. The software packages are designed to help ensure compliance with federal regulations.

Operating procedures and policies should be written and available to all parties involved in the administration of these programs.

Once staffing, computer, office space and operating procedures have been established, the graduate dean should decide what need analysis document best serves the student's and the institution's needs. Often such decisions are made based upon the software selected; the two go hand in hand. For example, Microfaids software does not accept GAPSFAS records; therefore, it would not make sense to require GAPSFAS forms if the institution purchased the Microfaids software. GAPSFAS records can be read into a mainframe system using Information Associates software.

Need Analysis

Need analysis is the process of estimating the amount of assistance students will need to supplement the resources theoretically available from the student and his or her family. It has two basic components: first, what it will reasonably cost students to attend a given institution for a given period of time (commonly referred to as "cost of attendance"), and second, an estimation of the ability of students and their immediate families (if applicable) to contribute to that educational cost.

Congressional Methodology

In 1986 Congress wrote student financial aid need analysis into law. Part of the Higher Education Amendments of 1986, the Congressional Methodology (CM) is a formula used to determine students' eligibility for federal (and sometimes state) aid. CM measures a student's financial resources, using this formula that takes into consideration the income and assets of the student, student's spouse and/or parents, if applicable.

There is a simplified needs test for those whose income is less than $15,000. Assets are not taken into consideration when the simplified needs test is used.

Definition of Independence

Students 24 years of age or older are automatically independent, according to the federal definition of independence. Those under 24 whose parents do not intend to claim them as dependents for federal income tax purposes also are independent. Some schools, however, require their applicants for financial support to file parental data nonetheless.

Professional Judgment

The law allows aid officers to use what is called "professional judgment" in determining whether the expected student contribution derived from the Congressional Methodology (CM) is correct or

whether revisions should be made based upon extenuating circumstances known to the aid officer. For example, the CM requires the use of what is called "base year" income in determining students' ability to pay their educational expenses. Base year means the calendar year immediately before the student intends to enroll in graduate school (1989 income is used for 1990–91 awards). Because such income is often irrelevant for graduate students returning to school after working, the law allows aid officers to use what is called "estimated year income" to determine the students' contributions toward their educational costs. These decisions must be made on a case-by-case basis; that is, the aid officer cannot identify groups of entering graduate students for which this situation applies and automatically use "estimated year income" for all the students in this category. Rather, each exception must be documented with a notation in the financial aid file of each student for whom professional judgment has been exercised. This process can be extremely time-consuming but is the only effective way of ensuring that graduate students get all of the Title IV aid to which they are entitled.

Verification/Quality Control Project

Verification is the process by which the institution checks the accuracy of the information a student and/or a student's parents provided when applying for Title IV financial aid. Information is verified by securing additional documentation or, in some cases, a signed statement attesting to the accuracy of the information provided. Schools must verify at least 30% of the Title IV aid applicant pool (some schools choose to verify 100% of the aid recipients).

Graduate students who receive Title IV funds (Perkins Loan, Stafford Loan, College Work-Study) may be selected for verification. The selection process can be handled by the need analysis processor—for example, the College Scholarship Service (CSS) or the Graduate and Professional School Financial Aid Service (GAPSFAS) or by the institution itself.

Some schools are exempt from the verification requirement because they participate in a pilot project conducted by the Department of Education. Known as the Quality Control Project, schools involved in this study complete a series of exercises and verification techniques designed to ensure that federal funds are being disbursed properly on the campus.

Graduate deans should be aware of which verification procedure is being used on their campus. The financial aid office is the most likely place for such an activity to occur; however, if the graduate school is using Title IV funds, some of the work involved in verification may need to be done in the graduate dean's office.

Required Documents

Graduate students participating in any of the Title IV programs are required to complete many different forms.

Need Analysis Forms

The first required form is a federally-approved need analysis document. There are several approved documents.

GAPSFAS. The Graduate and Professional School Financial Aid Service (GAPSFAS) is a financial aid application and need analysis service used exclusively by graduate and professional students and schools. It serves more than 700 graduate schools. A toll-free telephone number (1-800-448-4631) is available for use by both students and graduate schools.

FAF. The Financial Aid Form, FAF, is an aid application and need analysis service, sponsored by the College Board, used by many graduate schools as well as undergraduate institutions.

Other Approved Forms. Graduate students applying for federal financial aid only, may use one of the "free" forms such as the Application for Federal Student Aid (AFSA), a service of the U.S. Department of Education. The free, federal form serves only federal, Title IV programs. If the graduate school awards other need-based aid, it may want to use either the GAPSFAS or the FAF, for which the student is charged a processing fee of approximately $10.

The American College Testing Service (ACT) also provides a form called the Family Financial Statement (FFS), used mostly by undergraduate financial aid offices.

There are several other federally-approved systems, as well as the ones already mentioned. The graduate dean should work with the financial aid office on campus to ensure that graduate students can complete one form for all types of need-based support offered on campus and that the form used best serves the needs of the graduate student.

How to Choose a Need Analysis Service

The institution can choose whichever federally-approved need analysis service it wants to use. It makes sense, however, to use only one service. The advantage of using the GAPSFAS is that it is used exclusively by graduate schools and students and does not contain information about Pell Grants (contained on all the other approved forms), for which graduate students do not qualify.

One of the problems graduate schools encounter is that the financial aid office often wants graduate students to use the same form used by undergraduates. There are several reasons for this decision. Often, the financial aid officer is more familiar with the form used by undergraduates. Also, data can be received and processed more efficiently via an electronic transaction if one form is used institutionally. This is an understandable concern of financial aid directors. There are ways, however, of overcoming these obstacles. For example, GAPSFAS now offers electronic transmission via a mainframe computer system through software produced by Information Associates, Inc. that will accept both FAF and GAPSFAS records into one data base. Schools using other software may have difficulty reading GAPSFAS data into their central database, but work is under way at GAPSFAS to make its product compatible with several different software packages.

Graduate deans also should know what need analysis forms are used by the schools with which they compete. Using the same form the competition uses allows students not to have to complete several

different forms to apply for aid at more than one institution, thus simplifying the process from the student's perspective.

Statement of Educational Purpose

Each year before Title IV funds can be disbursed students must file with the institution a Statement of Educational Purpose stating that the money attributable to such loans or College Work-Study will be used solely for expenses related to attending the institution.

Statement of Registration Status/Selective Service

Before Title IV funds can be disbursed students must, only once, submit a Statement of Registration Status. In this statement they certify that they are registered with the Selective Service, or that for a specific reason, they are not required to register.

The Statement of Educational Purpose and the Statement of Registration Status may be combined on one form. An example of a combined statement follows:

Statement of Educational Purpose

"I certify that I will use any money I receive under a Title IV, HEA loan, grant, or work study program only for expenses related to my study at (name of institution)."

(date) _____ (signature of student) _____

Social Security number _____

Statement of Registration Status/Selective Service

___ I certify that I am registered with the Selective Service.

I certify that I am not required to be registered with the Selective Service because:

___ I am female.

___ I am in the armed services on active duty. (Note: Does not apply to members of the Reserves and National Guard who are not on active duty).

___ I have not reached my 18th birthday.

___ I was born before 1960.

Financial Aid Transcript(s)

Title IV funds may not be disbursed to students before the school or the student requests from each institution previously attended a financial aid transcript to be sent to the current institution. This

document should contain a list of all of the financial aid the student received while at that school. Those students who did not receive financial aid must have that fact verified on the financial aid transcript. The National Association of Student Financial Aid Administrators (NASFAA) provides financial aid transcript forms to institutions. The financial aid office on campus should have copies of these forms.

Satisfactory Academic Progress

For students receiving Title IV funds, satisfactory academic progress is a requirement. The graduate school can write its own definition of satisfactory progress. The federal government does not mandate in this area. These standards must be defined and published in the school's catalog. Students not making satisfactory progress must be notified well in advance of losing their loan or College Work-Study eligibility.

Overawards

An institution may award or disburse "campus-based" funds to students only if this aid, combined with all other resources, does not exceed students' financial need. The term "overaward" is used by the U.S. Department of Education when students' resources exceed need. The institution must develop a system to ensure that Title IV funds are being given only to students who demonstrate need.

Refund Policy

To participate in Title IV programs, an institution must have a fair and equitable refund policy. To be considered equitable, such a policy must be consistent with specific standards approved by the institution's nationally recognized accrediting agency and the Department of Education. State laws also may affect a school's refund policy. The policy must be provided in writing to prospective students prior to their enrollment, and also must be made known to currently-enrolled students.

Record Retention

Federal regulations require that institutions keep "campus-based" program records for five years.

Audits and Program Reviews

Institutions participating in Title IV student aid programs must have their program records audited at least once every two years. Each audit must cover the institution's activities for the entire period of time since the preceding audit. These audits must conform to the standards set by the Department of

Education's Inspector General. In addition to the required biennial audits, an institution may be selected for audit by federal auditors.

Administration of College Work-Study Program

College Work-Study funds can be used for part-time and full-time employment opportunities both on and off the campus at public or private, non-profit agencies. The institution decides how much of its College Work-Study funding will go to graduate students. As described earlier, College Work-Study can be administered either in the financial aid office or by the graduate school. The important point to remember is that these funds can provide valuable work experiences at the graduate level. For example, public service majors can work in areas directly related to their field of study.

All of the Title IV regulations, mentioned earlier, apply in disbursing College Work-Study funds. In addition, several other requirements are worth mentioning.

Earnings Ceiling

Earnings ceiling is financial aid jargon that refers to the amount of money a student can earn through the College Work-Study Program. When financial aid is "packaged," a dollar amount is set as the maximum students may earn, with the College Work-Study grant paying 70% of the wages. Graduate deans should keep in mind that because this program is "need-based," students' earnings ceiling cannot exceed their need (see section on overawards).

Referral Forms/Award Letters

Once a student's eligibility has been determined, a College Work-Study referral form should be issued. This form should contain the name of the employer and the earnings ceiling. In addition to the appointment form, the law also requires that the institution issue a College Work-Study award letter and that the student formally accept the College Work-Study offer. This requires yet another form indicating to the student the dollar amount of the award. The student in turn must "accept" the offer by signing a copy of the award letter and returning it to the appropriate office on campus.

Using College Work-Study Funds for TAs and RAs

One of the most effective uses of College Work-Study funds at the graduate level is in the funding of TAs and RAs. If graduate students qualify for College Work-Study, that is, if they demonstrate financial need according to the Congressional Methodology, 70% of the TA or RA stipend can be paid using College Work-Study funds. And, the law now allows graduate students to be paid other than an hourly rate. To qualify for College Work-Study, the tasks performed by the TA or RA must be in the interest of the institution, not simply for the student's own research. Although many research assistantships may not qualify, most teaching assistantships do.

It is not simple to put together a system on campus to use these dollars effectively for TAs and RAs, but it can be done. Once an arrangement has been made to use College Work- Study funds in this

manner, the graduate dean will need to negotiate with various administrative offices on campus. The financial aid office often plays a role, depending upon who administers this program. The Payroll Office will need to be consulted also. Once it is determined which students qualify for College Work-Study funds, the Payroll Office must charge the proper payroll account for the amounts earned. This transaction can be done in several different ways. Some schools charge the College Work-Study account each time the TA or RA gets paid; others accumulate the earnings and charge the College Work-Study account retroactively at the end of the term or the end of the academic year. These internal payroll mechanisms should have no effect on when the students receive paychecks. Those paid from the College Work-Study fund should receive their checks at the same time all other TAs and RAs receive theirs. The administrative details should not have a negative impact on students.

What does affect students, however, is the amount of paperwork they must provide to comply with federal regulations governing this program. The following is a list of all of the required documents.

- Approved need analysis document (GAPSFAS, FAF, etc.)
- Statement of Education Purpose
- Statement of Registration Status/Selective Service
- Financial Aid Transcript(s)
- Award Letter
- Acceptance of Award
- If selected for verification, whatever document(s) are required to verify the data submitted on the financial aid application.

All of these documents must be on file in the student's financial aid folder. In addition, if the award was made using "professional judgment," written documentation justifying the award must appear in the student's folder.

Using College Work-Study funds this way is an extremely effective means of maximizing the graduate school dollars. It takes the full cooperation of the many parties involved, however. The first level of cooperation must come from the students themselves. The graduate dean must convince the students it is worth their while to cooperate in spite of the paperwork required. One of the most convincing arguments is that money can be saved and used for other things that will directly benefit graduate students, such as travel funds for conferences. The graduate dean should make it clear to the students that the reason all of these forms are required is not to make their lives more complicated, but to realize real dollar savings that can benefit them directly. For example, some institutions are more generous with TA stipend increases each year because of the savings derived from using College Work-Study funds this way.

In addition to the students' cooperation, the graduate dean will need to enlist the cooperation of the academic departments. Departments can help convince students that although their teaching or

research assistantship appointments are not contingent upon College Work-Study eligibility, using College Work-Study funds for eligible TAs is a concept the department endorses. Some institutions allow academic departments to keep the savings they derive from College Work-Study eligible students; others recover the savings into a general university fund to be used as the administration sees fit.

The appointing departments also must cooperate by signing a form each term stating that the TA task was performed satisfactorily. These records must be kept for five years.

Administration of Student Loans

The administration of graduate student loans often takes place in the financial aid office. Loans can be administered, however, through the graduate dean's office; this is an institutional decision. If loans are administered by the graduate school, the graduate dean will want to be aware of the myriad federal requirements involved in loan processing and disbursement.

Loan Application Processing

There are three federal loan programs (Perkins Loans, Stafford Loans, and Supplemental Loans for Students) open to graduate students. The Perkins Loan, the most attractive loan because it has a five percent interest rate, is part of the "campus-based" funds the university receives directly from the federal government. According to federal regulations, this money must be awarded to the neediest students first. Therefore, a mechanism must be put in place to ensure that those with the greatest need are given priority for Perkins Loan funds.

The graduate dean should know what percentage, if any, of the university's allocation of Perkins Loan funding goes to graduate students. Because there is so little Perkins Loan money available nationally and each institution gets such a small amount, especially when compared with Stafford loan volume, it may be better for these loans to be administered by the financial aid office. The graduate dean should play a role in determining who gets these funds, however. For example, the institution may use Perkins funds in the support "package" offered to needy, newly-admitted students, as part of a recruitment effort.

One of the most common reasons graduate students do not receive Perkins money is timing. The financial aid office often sets Perkins Loan application deadlines that are much earlier than the graduate school's admission application deadline. These timing issues can be resolved on campus with the proper communication among the various administrators involved.

Stafford Loans and Supplemental Loans for Students (SLS) can be processed in the graduate dean's office or in the financial aid office. Students get the application from a lender, complete their section, and submit it to the appropriate office at the school for processing. Processing involves determining

whether students qualify, according to the Congressional Methodology. Provided students are enrolled and making satisfactory progress, the institution forwards approved loan recommendations to the lenders where they are processed and sent to a guarantee agency for approval. The guarantee agency ensures that the loans meet the criteria for federal subsidy. Applications are then sent back to the lender where promissory notes and checks are prepared. The lender usually contacts student borrowers to sign the notes. Checks are then sent to the school. Loan proceeds are used first to satisfy any tuition or other charges outstanding on student accounts. Once these obligations are met, any remaining funds can be issued to students for living expenses.

One of the principal complaints graduate students have is the length of time it takes for their loans to be processed. Often students are dependent on these funds for living expenses, such as monthly rent payments. The graduate dean can assist in expediting this process by having some or all of the loan processing function take place at the graduate school. Once again, this is an institutional decision. All of these decisions have staffing implications, as discussed earlier. Schools with small graduate populations may be able to handle this function better than those with large populations.

Debt Management

The subject of debt management is a thorny one. Much is written about rising student debt and high default rates. The data indicate, however, that most graduate students repay their loans.

To ensure that students understand their repayment obligation, schools are now required by law to provide debt management counseling.

Entrance Interviews. The 1986 Amendments to the Higher Education Act require schools to perform loan entrance interviews. This means that before the loan is approved, the institution must inform students about their borrower rights and responsibilities. This can be done either in person, via a brochure, or both.

Exit Interviews. It is also the institution's responsibility to conduct exit counseling prior to or at the time students cease enrollment. This counseling may be done on an individual basis or in groups. Exit counseling must include information on the average indebtedness of students with loans, as well as repayment information and debt management strategies.

"Student Loan Counselor." The Student Loan Counselor (SLC) is a debt management software package developed at Educational Testing Service (ETS) for the Graduate and Professional Financial Aid Council. SLC runs on an IBM PC or any 100% compatible system with 256K of memory and at least one floppy disk drive. Menu driven, the SLC is easy to use. The system graphically shows students the relationship between current borrowing and future income. It stresses the need for students to plan carefully for the financing of their education. The system is designed for administrators to use with their students or for students to use by themselves.

Contact: Educational Testing Service
MS 18-U
Princeton, NJ 08541
(609) 243-8186

Loan Consolidation

Loan consolidation, authorized by the Higher Education Amendments of 1986, allows student borrowers to combine repayment from any of the four federal loan programs from which they borrowed. They include: the Stafford Loan, Perkins Loan, Supplemental Loan for Students, and the Health Education Assistance Loan.

Under loan consolidation, the consolidating lender pays off the original lenders and issues a consolidation loan in the amount of the outstanding principal and accrued interest of all loans that are to be consolidated. Borrowers make a single monthly payment, instead of separate payments.

Students with more than $5,000 in federal loans can consolidate their loans into one repayment package with a 9% interest rate or a weighted average of the rates on the loans consolidated, whichever is greater. Repayment can be extended for up to twenty-five years, depending upon the aggregate amount borrowed. Lenders can offer a graduated or income-sensitive repayment option. Students should be advised to consult their lenders for the types of consolidation provisions offered. They should be aware, however, that consolidating loans can be a very expensive option.

Several financial institutions offer loan consolidation programs. A partial list includes:

New England Loan Marketing Association (NELLIE MAE)
50 Braintree Hill Park
Braintree, MA 02184-9916
(617) 849-7708
1-800-852-0603

Pennsylvania Higher Education Assistance Authority (PHEAA)
Network Consolidation Center
P.O. Box 8134
Harrisburg, PA 17105-9875
1-800-692-7392

Student Loan Marketing Association (SALLIE MAE)
P.O. Box 1304
Merrifield, VA 22116-1304
1-800-524-9100

Appendix VIII

Canadian Grants

CANADIAN GOVERNMENT GRANTS

The Canadian government offers three major fellowship programs.

Natural Sciences and Engineering Research Council of Canada Postgraduate Scholarships, (NSERC)

The largest of the three programs, NSERC sponsors two graduate fellowship programs. The 1967 Science and Engineering Scholarships offer C$18,600 a year to Canadian citizens or permanent residents to study in the natural sciences or engineering, not in the health sciences, at the master's or doctoral level. Awards are made initially for three years and are renewable for a fourth if necessary to complete the doctoral degree. Awards are tenable at universities in Canada and abroad. Nominated candidates are invited to submit an application by December 8. Awards are announced at the end of March.

The Postgraduate Scholarship is intended for either master's or doctoral candidates in the natural sciences and engineering. These awards are made for three years and are renewable for a fourth, if necessary. They are valued at C$13,500 for the first two years and C$15,000 for years three and four, and are normally awarded for tenure in Canadian universities. Scholars may be paid a travel allowance at the discretion of NSERC. Preference is given to those intending to enter a doctoral program. Applications must be received by December 1; awards are announced at the end of March.

Contact: NSERC
200 Kent Street
Ottawa, Canada K1A 1H5
(613) 996-3769

Social Sciences and Humanities Research Council of Canada

Doctoral fellowships are intended to develop research skills and to assist in the training of highly qualified personnel. Candidates must demonstrate a high standard of achievement in undergraduate

and graduate studies in the social sciences or humanities. The award is valued at C$13,356 per year. Fellowships are renewable for two years and for a third by permission of the Council. Applicants must be Canadian citizens or permanent residents of Canada at the time of application. The competition is open to those who, by the time of taking up the award, will have completed a) at least one year of doctoral study, or b) a master's degree and will be pursuing full-time study leading to the Ph.D. or its equivalent. Applicants must ensure that their applications reach their department heads on the date set by the university. The university must forward the application no later than November 20. Those not registered at a Canadian university must send their applications by November 15. Awards are announced in April.

Contact: Social Sciences and Humanities Research Council of Canada
255 Albert Street
P.O. Box 1610
Ottawa, Ontario
Canada K1P 6G4
(613) 992-0525

Medical Research Council Studentships

The goal of this program is to improve the health of Canadians through the promotion and support of excellent basic, clinical, and applied research in the health sciences. Studentships are offered to highly qualified graduate students who are undertaking full-time training in research in the health sciences leading to the M.Sc. or Ph.D. degree. Designed primarily for Canadian citizens or permanent residents, awards are occasionally given to foreign applicants for a health degree at a Canadian university. Studentships are valued at C$14,850 per year. A maximum of five years of support is provided for students enrolled in the first six years of graduate study. If students do not proceed to the Ph.D., the award is not tenable beyond two years.

The application deadline is December 1.

Contact: Medical Research Council of Canada
20th floor, Jeanne Mance Building
Ottawa, Ontario
Canada K1A 0W9
(613) 954-1968

Other Canadian Government Grants

In addition to the three main fellowship programs, the Canadian government administers several other programs.

Canada Mortgage and Housing Corporation

Awards are made to Canadian citizens and permanent residents in the fields of architecture, business, public administration, economics, engineering, environmental studies, law, urban planning, or the social and behavioral sciences. The award is valued at C$12,000.

The application deadline is April 10.

Contact: Canada Mortgage and Housing Corporation
Scholarship Program, Research Division
Ottawa, Ontario K1A 0P7

National Health Research and Development Program

The purpose of these training awards is to assist in the research training of highly qualified individuals who wish to pursue a public health or health services research career in Canada in academic or institutional settings. Approximately 22 awards are offered each year. Applicants must have completed all requirements for the master's degree.

The application deadline is February 15.

Contact: R. A. Heacock, Director General
Extramural Research Programs Directorate
National Health and Welfare
Jeanne Mance Building
Ottawa, Ontario
Canada K1A 0W9

The Standards Council of Canada

This award is available to graduate students in the fields of engineering, architecture, business administration, home economics, and related fields, to support research pertaining to the role and impact of standards and standardization. Awards of C$10,000 per year are available for three years.

The application deadline is May 1.

Contact: Dennis Coffey
University Research Contribution
The Standards Council of Canada
Education Division
350 Sparks Street, Suite 1200
Ottawa, Ontario K1R 7S8

CANADIAN PROVINCIAL GOVERNMENT GRANTS

Much of the fellowship funding in the provinces comes through a federal funding mechanism known as Established Program Funding (EPF). EPF provides block grants to provinces which, in turn, may allocate a portion of these funds for graduate support in the province.

Province of Alberta Graduate Fellowships

About forty fellowships valued at C$9,300 are offered to entering and continuing students except in a "qualifying year." Twenty additional fellowships of C$10,500 are open to students who have completed at least one year of graduate study and register for a full-time doctoral program. Awards are for twelve months. Tenure begins in either May or September. Applicants must be Canadian citizens or permanent residents.

The application deadline is February 1.

Province of British Columbia

British Columbia does not have provincial fellowship programs per se. The University of Victoria does, however, offer "job tracking funds" to top teaching assistants. In 1989–90 C$450,000 was awarded in this fund.

Province of Ontario

The province of Ontario offers graduate grants for either two or three consecutive terms tenable at Ontario universities. These awards are available for graduate studies in all disciplines. Approximately 1,200 scholarships are awarded each year. The award value is C$3,766 per term.

The application deadline is October 31.

The Queen Elizabeth II Ontario Scholarship provides $13,500 plus a general expense allowance of C$500 to Canadian citizens who are nearing the completion of the Ph.D. degree in the humanities, social sciences, and mathematics at Ontario universities.

The application deadline is December 1.

Contact: Student Awards Branch
Ministry of Colleges and Universities
P.O. Box 4500, Station P
Thunder Bay, Ontario
Canada P7B 6G9
(416) 965-5241
Toll free, outside Toronto 1-800-268-7501

Ontario Ministry of Health awards are available for master's and doctoral degree candidates in the field of health science.

The application deadline is January 15.

Contact: Supervisor, Grants Administrations
Policy Development and Research Division
Ministry of Health
Hepburn Block, 8th floor
Queen's Park, Toronto
Canada M7A 1R3

Province of Quebec

Fonds pour la Formation de Chercheurs et L'aide à la Recherche (FCAR) awards are made at both the master's and doctoral levels. At least 1,500 awards are offered annually. All fields are eligible for funding. There are also special programs for the fields of management, aero-space studies, energy, and the arts. Candidates must be residents of Quebec. Master's level awards are tenable in Quebec; doctoral awards may be used elsewhere. C$10,000 is awarded for master's study and C$11,500 for doctoral study.

Contact: FCAR
3700, rue du Campanille
Bureau 102
Sainte-Foy, Quebec G1X 4G7
(418) 643-8560

In addition, the provincial government offers scholarships in the fields of health sciences, agriculture, and engineering. French and English language study grants are also provided.

Province of Saskatchewan Graduate Scholarships

These scholarships are open to all disciplines. Students must be fully qualified and engaged in full-time study. C$3,312 per semester is provided for master's candidates, C$4,140 for doctoral candidates. The application deadlines are July 31, November 30, and March 31.

CANADIAN PRIVATELY-SPONSORED GRANTS

Mackenzie King Scholarships

Two annual scholarships were instituted under the will of the late Right Honorable William Lyon Mackenzie King. They are administered by the Board of Scholarship Trustees. There are five C$10,000 travelling scholarships available annually. They are open to graduates of Canadian universities who

desire to engage in postgraduate studies in international relations in the United States, or the United Kingdom.

The Mackenzie Open Scholarship of C$7,000 is available annually to graduates of any Canadian university engaging in full-time postgraduate study in any field.

The application deadline is February 1; awards are made by the end of April.

Contact: Mackenzie King Scholarships Board
% Faculty of Graduate Studies
University of British Columbia
235-2075 Wesbrook Mall
Vancouver, BC
Canada V6T 1Z3

Noranda/Bradfield Fellowships

The purpose of this program is to promote and encourage research collaboration between Canadian universities and companies in or associated with the Noranda Group. Noranda is an international company of over 60 subsidiary companies. Preferably some portion of the student's research should involve site work at a Noranda facility. Up to seven fellowships are available each year to full-time graduate students in programs leading to the master's or doctoral degree in the natural and applied sciences, mathematics, economics, business and commerce. Fellowships are valued at C$15,000 and are renewable for one or two years. Applicants must be Canadian citizens or permanent residents.

The application deadline is March 1; awards are made on or about May 1.

Contact: Ms. Barbara E. Toivanen, Secretary
The Noranda/Bradfield Graduate Fellowship Program
Noranda Technology Center
240 Hymus Blvd.
Pointe Claire, Quebec H9R 1G5
(514) 630-9401

Other Funding Sources

It is difficult to develop a list of Canadian awards since each province and each institution within the province administers most of its own awards.

The Association of Universities and Colleges of Canada publishes a biennial, bilingual guide to financial support for Canadian graduate students. Copies may be obtained from the Publications Office, Association of Universities and Colleges of Canada, 151 Slater Street, Ottawa, Ontario K1P 5N1.

Appendix IX

Canadian Loans

The Canadian Federation of University Women offers several fellowships for women studying at the master's and the doctoral levels. Further information can be obtained by contacting them at 55 Parkdale Avenue, Ottawa, Ontario, K1Y 1E5

The Canadian Association of Graduate Schools is in the process of compiling a listing of fellowship information.

CANADIAN FEDERAL GOVERNMENT LOANS

The Canadian government offers loans to qualified students who are Canadian citizens or permanent residents. Funded by the government of Canada and administered by the participating provinces under administrative agreement between the two levels of government, this program offers assistance to both full-time and part-time students. Graduate students may borrow up to C$105 per week of study with cumulative loan limits of C$30,000 for master's degree students and C$40,000 for doctoral degree students. Eligibility is based upon financial need as determined by the provincial authority.

Contact: Student Assistance Directorate
Department of the Secretary of State of Canada
P.O. Box 2090 Station D
Ottawa, Ontario K1P 6C6
(819) 994-1844

CANADIAN PROVINCIAL GOVERNMENT LOANS

Provincial loan amounts and terms vary. For additional information, it is best to contact the provincial authority for the province or territory in which the student resides.

A list of provincial authorities follows:

Alberta
Department of Advanced Education
Students Finance Board
10th Floor, Baker Centre
10025-106 Street
Edmonton, Alberta T5J 1G4
(403) 427-2740

British Columbia

Ministry of Education
Student Services Branch
3rd Floor, Douglas Building
617 Government Street
Victoria, British Columbia V8V 2M4
(604) 356-2500

Manitoba

Department of Education
Student Aid Branch
P.O. Box 6
693 Taylor Avenue
Winnipeg, Manitoba R3M 3T9
(204) 945-6321

New Brunswick

Department of Advanced Education and Training
Student Aid Branch
P.O. Box 6000
Fredericton, New Brunswick E3B 5H1
(506) 453-2577

Newfoundland

Department of Career Development and Advanced Studies
Student Aid Division
Thomson Student Centre
Memorial University
St. John's, Newfoundland A1C 5S7 (709) 576-2688

Northwest Territories

Department of Advanced Education
Student Services
Government of the Northwest Territories
Yellowknife, Northwest Territories X1A 2L9
(403) 873-7194

Nova Scotia

Department of Education
Student Aid Office
P.O. Box 578
Halifax, Nova Scotia E3B 5H1
(902) 424-7737

Ontario

Ministry of Colleges and Universities
Student Awards Branch
Mowat Block, Queen's Park
Toronto, Ontario M7A 2B4
(416) 965-3748

Prince Edward Island

Department of Education
Student Aid Division
P.O. Box 2000
Charlottetown, Prince Edward Island C1A 7N8
(902) 368-4640

Saskatchewan

Department of Advanced Education and Manpower
Student Financial Services Branch
1855 Victoria Avenue
Regina, Saskatchewan S4P 3V5
(306) 787-5620

Yukon Territory

Department of Education
The Students Financial Assistance Committee
Government of the Yukon
P.O. Box 2703
Whitehorse, Yukon Territory Y1A 2C6
(403) 667-5141

The province of Quebec has chosen to operate an assistance program similar to the Canada Student Loans Program for residents of Quebec. For further information, contact:

Students Financial Aid
Department of Education
Government of the Province of Quebec
Quebec City, Quebec G1R 5A5

Appendix X

CGS Resolution

RESOLUTION REGARDING GRADUATE SCHOLARS, FELLOWS TRAINEES, AND ASSISTANTS

Acceptance of an offer of financial support (such as a graduate scholarship, fellowship, traineeship, or assistantship) for the next academic year by a prospective or enrolled graduate student completes an agreement that both student and graduate school expect to honor. In that context, the conditions affecting such offers and their acceptance must be defined carefully and understood by all parties.

Students are under no obligation to respond to offers of financial support prior to April 15; earlier deadlines for acceptance of such offers violate the intent of this Resolution. In those instances in which a student accepts an offer before April 15, and subsequently desires to withdraw that acceptance, the student may submit in writing a resignation of the appointment at any time through April 15. However, an acceptance given or left in force after April 15 commits the student not to accept another offer without first obtaining a written release from the institution to which the commitment has been made. Similarly, an offer made by an institution after April 15 is conditional on presentation by the student of a written release from any previously accepted offer. It is further agreed by the institutions and organizations subscribing to the above Resolution that a copy of this Resolution should accompany every scholarship, fellowship, traineeship, and assistantship offer.

Council of Graduate Schools
One Dupont Circle, N.W., Suite 430
Washington, D.C. 20036-1173
(202) 223-3791